| Fill in this information to identify your case: | | |
|---|--|--------------------------------------|
| United States Bankruptcy Court for the : | | |
| NORTHERN District of _ILLINOIS(State) | | |
| Case Number (If known): | Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13 | ☐ Check if this is an amended filing |

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Part 1: | Identify Yourself | | |
|--------------------|---|----------------------------|---|
| | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
| 1. Your | full name | | |
| goverr identifi | the name that is on your nment-issued picture ication (for example, river's license or | Melinda First name Dino | First name |
| passp | | Middle name | Middle name |
| identifi | your picture ication to your meeting | Last name | Last name |
| with th | e trustee. | Suffix (Sr., Jr., II, III) | Suffix (Sr., Jr., II, III) |
| 2. All ot | her names you | | |
| | used in the last 8 | First name | First name |
| | e your married or n names. | Middle name | Middle name |
| | | Last name | Last name |
| | | First name | First name |
| | | Middle name | Middle name |
| | | Last name | Last name |
| your | the last 4 digits of Social Security | xxx - xx - <u>9576</u> | XXX - XX |
| Individ | er or federal dual Taxpayer fication number | OR | OR |
| idelitii | | 9 xx - xx | 9xx - xx |

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Document Lara Melinda Dino Debtor 1 Case Number (if known) Last Name

| | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
|----|--|--|--|
| 4. | Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names | Business name Business name EIN EIN | Business name Business name EIN EIN |
| 5. | Where you live | 421 Elderberry Ln. Number Street | If Debtor 2 lives at a different address: Number Street |
| | | Unit Streamwood IL 60107 City State ZIP Code COOK County If your mailing address is different from the one | City State ZIP Code County If Debtor 2's mailing address is different from |
| | | above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box | the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street P.O. Box |
| | | City State ZIP Code | City State ZIP Code |
| 6. | Why you are choosing this district to file for bankruptcy. | Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. | Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. |
| | | have another reason. Explain. (See 28 U.S.C. § 1408 | I have another reason. Explain. (See 28 U.S.C. § 1408 |

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Document Lara Melinda Dino Debtor 1 Case Number (if known) Last Name

| Pa | Tell the Court About You | r Bankruptcy | Case | | | | | |
|-----|---|---|--|-------------------------|--|--|--|--|
| 7. | The chapter of the Bankruptcy Code you | | | | equired by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box. | | | |
| | are choosing to file under | ☐ Chapter 7 | | | | | | |
| | under | ☐ Chap | ter 11 | | | | | |
| | | ☐ Chap | ter 12 | | | | | |
| | | ■ Chap | ter 13 | | | | | |
| 8. | How you will pay the fee | I requests for some submounts of the solution | will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee ourself, you may pay with cash, cashier's check, or money order. If your attorney is ubmitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. Interest to pay the fee in installments. If you choose this option, sign and attach the application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). Interest that my fee be waived (You may request this option only if you are filing for Chapter 7 by law, a judge may, but is not required to, waive your fee, and may do so only if your income it is sess than 150% of the official poverty line that applies to your family size and you are unable to any the fee in installments). If you choose this option, you must fill out the Application to Have to thapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. | | | | | |
| 9. | Have you filed for bankruptcy within the last 8 years? | ■ No | District None | When | Case Number | | | |
| | | | District None | When | MM / DD / YYYY Case Number MM / DD / YYYY | | | |
| | | | District | When | Case Number | | | |
| 10. | Are any bankruptcy cases pending or being | □ No | | | | | | |
| | filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate? | Yes. | Debtor Noel Lara District NDIL | | Relationship to you <u>Estranged Spouse</u> Case Number, if known <u>16-</u> MM / DD / YYYY | | | |
| | | | | | Relationship to you Case Number, if known MM / DD / YYYY | | | |
| 11. | Do you rent your residence? | ■ No. □ Yes. | residence? | al Statement About an E | nt against you and do you want to stay in your viction Judgment Against You (Form 101A) and file it with | | | |

| Debtor 1 | Melinda Dino | | Document Lara | Page 4 of 68 Case Number (if known) | | |
|----------|--------------|-------------|------------------|--------------------------------------|--|--|
| | First Name | Middle Name | Last Name | . , | | |

| | rt 3: Report About Any Busine | | • | | | |
|---|---|-----------------|---|--------------------------------------|----------------|--------------|
| 12. | Are you a sole proprietor of any full- or part-time business? | ■ No. □ Yes. | Go to Part 4. Name and location of busines | s | | |
| | A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as | | Name of business, if any | | | _ |
| | a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it | | Number Street | | | _ |
| | to this petition. | | City | | State Zip Code | |
| | | | Check the appropriate box to | describe vour business: | • | |
| | | | _ | us defined in 11 U.S.C. § 101(27A)) | | |
| | | | ☐ Single Asset Real Estate | e (as defined in 11 U.S.C. § 101(51B |)) | |
| | | | ☐ Stockbroker (as defined | in 11 U.S.C. § 101(53A)) | | |
| | | | ☐ Commodity Broker (as o | efined in 11 U.S.C. § 101(6)) | | |
| | | | ☐ None of the above | | | |
| | debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). | ☐ No. | he Bankruptcy Code. | I am NOT a small business debtor a | - | ı |
| Pa | Report if You Own or Ha | ve Any Hazard | ous Property or Any Property Th | at Needs Immediate Attention | | |
| 14. | Do you own or have any property that poses or is alleged to pose a threat of imminent and | No. | What is the hazard? | | | |
| indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? | | | If immediate attention is neede | d, why is it needed? | | |
| | | | | | | |
| | For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? | | | | | |
| | perishable goods, or livestock that must be fed, or a building | | Where is the property?Numb | er Street | | |
| | perishable goods, or livestock that must be fed, or a building | | | er Street | | |

Dino

Document

Page 5 of 68

Debtor 1

Melinda

Case Number (if known) _

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| I am not require | d to | receive | а | briefing | about |
|------------------|------|----------|-----|----------|-------|
| credit counselin | g b | ecause o | of: | | |

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Melinda Dino Document Page 6 of 68

Case Number (if known)

Last Name

| | W | 16a. Are your debts primarily | consumer debts? Consumer debts are de | fined in 11 U.S.C. § 101(8) | | | | |
|-----|--|--|---|--|--|--|--|--|
| 16. | What kind of debts do you have? | as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. | | | | | | |
| | | | | | | | | |
| | | | business debts? Business debts are debts | | | | | |
| | | No. Go to line 16c. | | | | | | |
| | | Yes. Go to line 17. | that are not account about a business. | lahir. | | | | |
| | | Tec. State the type of debts you o | we that are not consumer debts or business of | ebts. | | | | |
| 7. | Are you filing under | No. I am not filing under Ch | napter 7. Go to line 18. | | | | | |
| | Chapter 7? | Yes. I am filing under Chapt | er 7. Do you estimate that after any exempt p | property is excluded and | | | | |
| | Do you estimate that after any exempt property is | _ | es are paid that funds will be available to distri | bute to unsecured creditors? | | | | |
| | excluded and administrative expenses | ∐No. | | | | | | |
| | are paid that funds will be available for distribution | Yes. | | | | | | |
| | to unsecured creditors? | | | | | | | |
| 8. | How many creditors do | 1 -49 | 1,000-5,000 | <u>25,001-50,000</u> | | | | |
| | you estimate that you owe? | ☐ 50-99 ☐ 100-199 | ☐ 5,001-10,000 ☐ 10,001-25,000 | ☐ 50,001-100,000 ☐ More than 100,000 | | | | |
| | owe. | ☐ 200-999 | 10,001-25,000 | invole than 100,000 | | | | |
| 9. | How much do you | \$0-\$50,000 | \$1,000,001-\$10 million | □\$500,000,001-\$1 billion | | | | |
| | estimate your assets to | \$50,001-\$100,000 | \$10,000,001-\$50 million | \$1,000,000,001-\$10 billion | | | | |
| | be worth? | \$100,001-\$500,000 \$500,001-\$1 million | □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million | ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion | | | | |
| 20. | How much do you | \$0-\$50,000 | □ \$1,000,001-\$10 million | □\$500,000,001-\$1 billion | | | | |
| | estimate your liabilities | \$50,001-\$100,000 | ☐ \$10,000,001-\$50 million | \$1,000,000,001-\$10 billion | | | | |
| | to be? | \$100,001-\$500,000 | \$50,000,001-\$100 million | \$10,000,000,001-\$50 billion | | | | |
| | | \$500,001-\$1 million | \$100,000,001-\$500 million | ☐ More than \$50 billion | | | | |
| Pai | 11 7: Sign Below | | | | | | | |
| or | you | I have examined this petition, and correct. | I declare under penalty of perjury that the info | rmation provided is true and | | | | |
| | | | oter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap | · · · · · · · · · · · · · · · · · · · | | | | |
| | | | did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342 | | | | | |
| | | I request relief in accordance with | the chapter of title 11, United States Code, sp | ecified in this petition. | | | | |
| | | _ | ment, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571. | | | | | |
| | | /s/ Melinda Dino Lara Signature of Debtor 1 | X Signa | ture of Debtor 2 | | | | |
| | | D4/04/2016 | - | And or | | | | |
| | | Executed on04/04/2016 | | ited on | | | | |

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| Debtor 1 | Melinda | Dino Dino Dino Dino Dino Dino Dino Dino | | | | | | |
|--|------------------------|--|-------------------|------|-------|------------|----------|--|
| | First Name | Middle Name | Last Name | | | | | |
| For your attorney, if you are represented by one if you are not represented by an attorney, you do not | | I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. | | | | | | |
| need to file this page. | 🗶 /s/ Kristin K Beilke | | | Date | Date: | 04/04/2016 | | |
| | | Signature of Attorney for Debtor | | | 24.0 | MM / D | D / YYYY | |
| | | Kristin | K Beilke | | | | | |
| | | | Law L.L.C. | | | | | |
| | | Firm name | | | | | | |
| | | 55 E. N | Monroe St., #3400 | | | | | |
| | | Number S | treet | | | | | |
| | | | | | | | | |
| | | Chicag | 10 | | IL | 6060 | 03 | |
| | | City | | | State | ZIF | Code | |

Contact Phone __312-332-1800

6302380

Bar number

ndil@geracilaw.com

Email address

IL

State

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| Fill in this information to identify your case: | | | | | |
|---|---------------------|--------------------------------------|------------------------------|--|--|
| Debtor 1 | Melinda Dino | | Lara | | |
| | First Name | Middle Name | Last Name | | |
| Debtor 2 | | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | | |
| United States | Bankruptcy Court fo | or the : <u>NORTHERN</u> District of | _ <u>ILLINOIS</u> (State) | | |
| Case Number (If known) | | | | | |

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

| Summarize Your Assets | |
|---|--------------------------------------|
| | Your assets Value of what you own |
| 1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B | \$0 |
| 1b. Copy line 62, Total personal property, from Schedule A/B | \$ 526,450 |
| 1c. Copy line 63, Total of all property on Schedule A/B | \$ 526,450 |
| | |
| Part 2: Summarize Your Liabilities | |
| | Your liabilities Amount you owe |
| 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D | \$612,019 |
| 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F | \$6,681 |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F | \$60,060 |
| | |
| Part 3: Summarize Your Liabilities | |
| 4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I | \$6,372.71 |
| Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J | \$4,152.00 |
| | |

| Debtor 1 | Melinda | Dino | | Case Number (if known) |
|----------|-------------|-------------|-----------|------------------------|
| | First Name | Middle Name | Last Name | |
| | \aaarintian | | | |

| | Answer These Ques | stions for Administrative and Statistical Records | AssetsAmount Liabi | intesamount | | | |
|----|---|--|---------------------------|--------------|--|--|--|
| 6. | Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes | | | | | | |
| 7. | What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. | | | | | | |
| 8. | | Current Monthly Income: Copy your total current monthly income form 122B Line 11; OR, Form 122C-1 Line 14. | rom Official | \$ 10,129.57 | | | |
| 9. | | ategories of claims from Part 4, line 6 of <i>Schedule E/F</i> : | Total claim | | | | |
| | From Part 4 of Schedule E/ 9a. Domestic support obligati | | \$_0.00 | | | | |
| | 9b. Taxes and certain other d | ebts you owe the government. (Copy line 6b.) | \$_6,681.00 | | | | |
| | 9c. Claims for death or perso | nal injury while you were intoxicated. (Copy line 6c.) | \$_0.00 | | | | |
| | 9d. Student loans. (Copy line | | \$ <u>0.00</u> \$ 0.00 | | | | |
| | priority claims. (Copy line 6g. | | \$_0.00 \$_0.00 | | | | |
| | | -sharing plans, and other similar debts. (Copy line 6h.) | ((01.00 | | | | |
| | 9g. Total. Add lines 9a throug | ព្រម្មា | \$_6,681.00 | | | | |

| Fill in this in | nformation to identify | 1 961 Doc 1 your case and this filing | | ered 04/06/16 17:52:08 0 of 68 | 8 Desc Main |
|---|---|--|---|-----------------------------------|--|
| Debtor 1 | Melinda | Dino | Lara | | |
| | First Name | Middle Name | Last Name | | |
| Debtor 2 | | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | | |
| United States | Bankruptcy Court for the | : <u>NORTHERN</u> District | of <u>ILLINOIS</u> (State) | | |
| Case Number | r | | | | Check if this is an |
| (If known) | | | | _ | amended filing |
| fficial F | orm 106A/B | | | | |
| chedul | e A/B: Prop | erty | | | 12/15 |
| ent in | | | ner Real Esate You Own or Have an In | | |
| Yes. | Describe | | What is the manager 2 Object will be | | |
| 404 EU- | de a ser e la se | | What is the property? Check all that Single-family home | Do not do | duct secured claims or exemptions. Put nt of any secured claims on Schedule D: |
| 421 Elder Street addr | rberry Ln ress, if available, or other | description | Duplex or multi-unit building | Creditors | Who Have Claims Secured by Property |
| | | · | Condominium or cooperative | Current v | alue of the Current value of the |
| | | | Manufactured or mobile home | entire pro | pperty? portion you own? |
| Streamwo | ood | IL 60107 | Land | \$ | 474,000.00 \$ 000.00 |
| City | | State ZIP Code | Investment property | | |
| | | | Timeshare | | the nature of your ownership |
| County Other interest (such as fee simple, tenancy by the entireties, or a life estat), if known. | | | | | • • • • |
| | | | Who has an interest in the propert | y? Check one. | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| | | | Debtor 1 only Debtor 2 only | | |
| | | | Debtor 1 and Debtor 2 only | Chec | k if this is a community property |
| | | | At least one of the debtors and and | other (see i | instructions) |
| | | | | | |
| | | | Other information you wish to add property identification number: | about this item, such as local | |

Official Form 106A/B Record # 705939 Schedule A/B: Property Page 1 of 7

\$237,000.00

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

you have attached for Part 1. Write that number here -->

Melinda Ca

| Debtor | 1 | |
|--------|---|--|
| | | |

First Name

| ase 16-11861 Middle Name | Doc 1 | Filed 04/06/16 Document Last Name | Entered 04/06/16 17:52:08 Page 11 of 68 umber (if known) | Desc Main | | |
|--|-------|------------------------------------|---|-----------|--|--|
| e Your Vehicles | | | | | | |
| have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles | | | | | | |

| Part 2: | Describe Your Vel | hicles | | | | |
|------------|---------------------|---|---|--------------------------|--|--|
| | | | ny vehicles, whether they are registered or not? Include any v | | | |
| | | • | so report it on Schedule G: Executory Contracts and Unexpired | Leases. | | |
| | | s, sport utility vehicles, mot | orcycles | | | |
| ∐ No | es. Describe | | | | | |
| | Make: | Honda | Who has an interest in the property? Check one. | Do not deduct secured of | claims or exemptions. Put | |
| | Madali | Odyssey | Debtor 1 only | | red claims on Schedule D: | |
| | Model: | | Debtor 2 only | Creditors Who Have Cla | aims Secured by Property | |
| | Year: | 2006 | Debtor 1 and Debtor 2 only | Current value of the | Current value of the | |
| | Approximate Milea | age: <u>264,000</u> | At least one of the debtors and another | entire property? | portion you own? | |
| | Other information: | | | \$1,000.0 | 500.00 | |
| | | | Check if this is community property (see instructions) | | | |
| | Make: | Scion | Who has an interest in the property? Check one. | Do not deduct secured of | claims or exemptions. Put | |
| | Model: | tC | Debtor 1 only | the amount of any secur | red claims on Schedule D: | |
| | | 2007 | Debtor 2 only | | aims Secured by Property | |
| | Year: | | Debtor 1 and Debtor 2 only | Current value of the | Current value of the portion you own? | |
| | Approximate Milea | age: <u>45,000</u> | At least one of the debtors and another | entire property? | portion you own? | |
| | Other information: | | | \$8,000.0 | 90 \$4,000.00 | |
| | | | Check if this is community property (see instructions) | | | |
| | Make: | Bmw | Who has an interest in the property? Check one. | Do not deduct secured of | claims or exemptions. Put | |
| | Model: | X5 | Debtor 1 only | the amount of any secur | red claims on Schedule D: | |
| | | 2011 | Debtor 2 only | Creditors Who Have Cla | aims Secured by Property | |
| | Year: | | Debtor 1 and Debtor 2 only | Current value of the | Current value of the | |
| | Approximate Milea | age: <u>74,000</u> | At least one of the debtors and another | entire property? | portion you own? | |
| | Other information: | | | \$ | 00 \$000.00 | |
| | | | Check if this is community property (see instructions) | | | |
| | | | | | | |
| | | • | reational vehicles, other vehicles, and accessories | | | |
| Exampl | | ors, personal watercraft, fishing v | vessels, snowmobiles, motorcycle accessories | | | |
| Ye | | | | | | |
| _ | | oortion you own for all of yo | our entries fro Part 2, including any entries for pages | | | |
| you have | attached for Part 2 | 2. Write that number here | > | | \$ 16,500.00 | |
| Part 3: | Describe Your Per | rsonal and Household Items | | | | |
| Do you owi | n or have any legal | or equitable interest in any | of the following items? | | Current value of the portion you own? Do not deduct secured claims or exemptions | |
| 06. Househ | old goods and furn | nishings | | | | |
| | | urniture, linens, china, kitchenwa | re | | | |
| ∐ No | | | | | | |
| Ye | es. Describe | Furniture, linens, small appliand \$2,500 | ces, table & chairs, bedroom set - joint with estranged spouse, total value | \$1,250 | \$ 1,250.00 | |
| | | | | | \$ <u>1,∠50.0</u> 0 | |

Melinda Case 16-11861 Doc 1

Filed 04/06/16

Document P Entered 04/06/16 17:52:08 Page 12 of 8 dumber (if known) Desc Main

| 07. | Electronics | | | |
|-----|--------------|-----------------------|--|--|
| | | | dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games | |
| | No. | electionic devices | including cell phones, cameras, media piayers, games | |
| | Yes. | Describe | | |
| | | | Flat screen TV, computer, printer, music collection, cell phone - joint with estranged spouse, total value \$1,250 | |
| | | | \$2,500 | 4.050.00 |
| nο | Collectible | e of value | | \$ <u>1,250.0</u> 0 |
| 00. | | | ines; paintings, prints, or other artwork; books, pictures, or other art objects; | |
| | | | collections; other collections, memorabilia, collectibles | |
| | No. | | | |
| | Yes. | Describe | | |
| | F | | Labelia. | \$ <u> </u> |
| 09. | | for sports and | nobbles nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes | |
| | | | nusical instruments | |
| | No. | | | |
| | Yes. | Describe | | |
| | | | | \$0.00 |
| 10. | Firearms | Dietale rifles chet | super communities, and related equipment | |
| | No. | Pistois, filles, shot | guns, ammunition, and related equipment | |
| | Yes. | Describe | | |
| | 1 cs. | Describe | | \$ 0.00 |
| 11. | Clothes | | | · |
| | Examples: I | Everyday clothes, | furs, leather coats, designer wear, shoes, accessories | |
| | No. | | | |
| | Yes. | Describe | | |
| | | | Necessary wearing apparel \$250 | \$ 250.00 |
| 12 | Jewelry | | | \$250.00 |
| · | - | Everyday jewelry, | costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, | |
| | gold, silver | | | |
| | No. | | | |
| | Yes. | Describe | | |
| | | | Wedding ring, rings, watches, earrings, chains, bracelets, costume jewelry \$2,000 | \$ 2.000.00 |
| 13. | Non-farm a | nimals | | Ψ |
| | | Dogs, cats, birds, l | norses | |
| | No. | | | |
| | Yes. | Describe | | |
| | | | | \$0.00 |
| 14. | | personal and ho | busehold items you did not already list, including any health aids you did not list | |
| | No. | | | |
| | Yes. | Describe | | \$ 0.00 |
| 15 | Add the de | llar value of all | of your entries from Part 3, including any entries for pages you have attached | \$0.00 |
| | | | per here> | \$4,750.00 |
| | | write that hamb | 1616 | |
| P | art 4: | escribe Your Fin | nancial Assets | |
| | | | | |
| Do | you own or | have any legal | or equitable interest in any of the following? | Current value of the |
| | | | | portion you own? Do not deduct secured claims |
| | | | | or exemptions |
| 16. | Cash | | | |
| | | Money you have in | your wallet, in your home, in a safe deposit box, and on hand when you file your petition | |
| | No. | | | |
| | Yes. | Describe | | |
| | | | | \$0 <u>.0</u> 0 |

Debtor 1

Yes.

Describe.....

Case 16-11861

Desc Main

0.00

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Document Page 13 of 8 umber (if known) Melinda 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Yes. Describe..... Account Type: Institution name: 0.00 Checking Account Chase Bank Chase Bank Savings Account 0.00 Checking Account West Suburban Bank 100.00 Checking Account **BMO Harris** 1,000.00 1,100.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Describe..... Institution or issuer name: Yes. 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Yes. Describe..... Name of Entity and Percent of Ownership: 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes. Chase Bank 4,600.00 401(k) or similar plan CPI 9,000.00 13,600.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No. Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No.

Melinda Case 16-11861 Debtor 1

Doc 1

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| Мо | Money or property owed to you? | | | | | |
|-----|--------------------------------|--------------------------|---|--|--|--|
| 28. | Tax refund | s owed to you | | | | |
| | No. | - | | | | |
| | Yes. | Describe | | | | |
| 20 | Family ava | | | \$0 <u>.0</u> 0 | | |
| 29. | Family sup Examples: I | - | um alimony, spousal support, child support, maintenance, divorce settlement, property settlement | | | |
| | No. | · | | | | |
| | Yes. | Describe | | | | |
| | 0.11 | | | \$ <u> </u> | | |
| 30. | Examples: I | | wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else | | | |
| | Yes. | Describe | | s 0.00 | | |
| 31. | Interest in | insurance polic | ies | \$0.00 | | |
| " | | • | r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance | | | |
| | No. | | Company Name & Beneficiary: | | | |
| | Yes. | Describe | | | | |
| | | | Whole life Insurance - spouse is the beneficiary | \$ 0.00 | | |
| 32. | Any interes | st in property th | at is due you from someone who has died | · | | |
| | - | | iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive | | | |
| | No. | cause someone ha | is died. | | | |
| | Yes. | Describe | | | | |
| 33. | _ | - | s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue | \$0.00 | | |
| | Yes. | Describe | | | | |
| 24 | Other cent | in a a a t a a d a l i a | unideted eleimo of every native including accompanylating of the debter and rights | \$ <u> </u> | | |
| 34. | No. | ingent and unit | quidated claims of every nature, including counterclaims of the debtor and rights | | | |
| | Yes. | Describe | | | | |
| | | | | \$0 <u>.0</u> 0 | | |
| 35. | Any financ | ial assets you d | id not already list | | | |
| | No. | | | | | |
| | Yes. | Describe | | \$ 0.00 | | |
| | | | | Ψσ | | |
| 36. | Add the do | llar value of all | of your entries from Part 4, including any entries for pages you have attached | 244 700 00 | | |
| | for Part 4. V | Vrite that number | er here> | \$14,700.00 | | |
| | | lacariba Any Buo | iness-Related Property You Own or Have an Interest In. List any real estate in Part 1. | | | |
| | alt J. | | <u>`</u> | | | |
| 37. | No. | n or nave any le | gal or equitable interest in any business-related property? | | | |
| | Yes. | | | | | |
| | | | | Current value of the | | |
| | | | | portion you own? Do not deduct secured claims or exemptions | | |
| 38. | Accounts r | eceivable or co | mmissions you already earned | | | |
| | No. | | | | | |
| | Yes. | Describe | | * 000 | | |
| 1 | | | | \$0. <u>0</u> .0 | | |

Debtor 1 Melinda Case 16-11861 Doc 1 Filed 04/06/16 Entered 04/06/16 17:52:08 Desc Main Document Page 15 of 68

39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00

Case 16-11861 Melinda

63. Toal of all property on Schedule A/B. Add line 55 + line 62

Doc 1

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Desc Main

\$272,950.00

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 237,000.00 55. Part 1: Total real estate, line 2 \$ 16,500.00 56. Part 2: Total vehicles, line 5 \$ 4,750.00 57. Part 3: Total personal and household items, line 15 \$ 14,700.00 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$ 35,950.00 62. Total personal property. Add lines 56 through 61. \$ 35,950.00

Official Form 106A/B Record # 705939 Page 7 of 7 Schedule A/B: Property

| Fill in this information to identify your case: | | | | | | |
|---|------------------------|-----------------------------------|-----------------|--|--|--|
| Debtor 1 | Melinda | Dino | Lara | | | |
| | First Name | Middle Name | Last Name | | | |
| Debtor 2 | | | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | | | |
| United States | Bankruptcy Court for t | he: <u>NORTHERN</u> District of _ | ILLINOIS(State) | | | |
| Case Number | | | | | | |
| (If known) | | | | | | |

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

| Part 1 Identif | y the Property You Claim as Exempt | | | | | | | |
|-------------------------|--|--------------------------------------|---|------------------------------------|--|--|--|--|
| Which set of ex | emptions are you claiming? Check | k one only, even if your sp | ouse is filing with you. | | | | | |
| You are clair | You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3) | | | | | | | |
| You are clair | ming federal exemptions. 11 U.S.C. | § 522(b)(2) | | | | | | |
| | | | | | | | | |
| For any propert | y you list on <i>Schedule A/B</i> that yo | u claim as exempt, fill in | the information below. | | | | | |
| • | on of the property and line on hat lists this property | Current value of the portion you own | Amount of the exemption you claim | Specific laws that allow exemption | | | | |
| | | Copy the value from Schedule A/B | Check only one box for each exemption | | | | | |
| Brief description: | 421 Elderberry Ln Streamwood IL 60107 - Primary Residence | \$ <u>474,000</u> | \$ _ 15,000 | 735 ILCS 5/12-901 - \$15,000.00 | | | | |
| Line from Schedule A/B: | 01 | | 100% of fair market value, up to any applicable statutory limit | | | | | |
| Brief description: | 2006 Honda Odyssey with over 264,000 miles. | \$ <u>1,000</u> | \$ 2,400 | 735 ILCS 5/12-1001(c) - \$2,400.00 | | | | |
| Line from Schedule A/B: | 03 | | 100% of fair market value, up to any applicable statutory limit | | | | | |
| Brief description: | Furniture, linens, small appliances, table & chairs, bedroom set - joint with estranged spouse, total value | \$ <u>1,250</u> | \$ 1,150 | 735 ILCS 5/12-1001(b) - \$1,150.00 | | | | |
| Line from Schedule A/B: | \$2,500 06 | | 100% of fair market value, up to any applicable statutory limit | | | | | |
| Brief description: | Flat screen TV, computer, printer, music collection, cell phone - joint with estranged spouse, total value | \$_1,250 | \$ | 735 ILCS 5/12-1001(b) - \$1,250.00 | | | | |
| Line from Schedule A/B: | \$2,500 <u>07</u> | | 100% of fair market value, up to any applicable statutory limit | | | | | |
| | | | | | | | | |
| Official Form 106C | Record # 705939 | Schedule C: 1 | he Property You Claim as Exempt | Page 1 of 2 | | | | |

Case 16-11861 Doc 1

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Desc Main

Debtor 1

Melinda

Middle Name

Last Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a),(e) - \$250.00 Brief Necessary wearing apparel description: \$ 250 Line from 100% of fair market value, up to 11 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$500.00 Brief Wedding ring, rings, watches, 2,000 earrings, chains, bracelets, description: costume jewelry 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Checking Account, West Suburban 735 ILCS 5/12-1001(b) - \$100.00 \$ 100 Bank, 100.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Checking Account, BMO Harris, 735 ILCS 5/12-1001(b) - \$1,000.00 1,000.00 \$ 1,000 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00 Brief IRA, Chase Bank, 4,600.00 4,600 description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00 Brief 401(k) or similar plan, CPI, \$ 9,000 9.000.00 description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 215 ILCS 5/238 - \$0.00 Brief Whole life Insurance - spouse is Unknown the beneficiary description: Line from 100% of fair market value, up to 31 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? Yes. 705939 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

| | Caso 16 11 | 961 Doc 1 | Filod 04/06/16 | Entered 04/06/1 | 6 17:52:08 | Desc Main | |
|---------------------|-------------------------------|--------------------------|---|-------------------------------|--|-----------------------------|--------------------------|
| Fill in this in | formation to identify ye | our case: | | 9 of 68 | | | |
| Debtor 1 | Melinda | Dino | Lara | | | | |
| | First Name | Middle Name | Last Name | | | | |
| Debtor 2 | | | | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | | | | |
| United States | Bankruptcy Court for the : | NORTHERN Distric | t of <u>ILLINOIS</u> (State) | | | _ | |
| Case Number | | | | | | Check if this | |
| (If known) | 1000 | | | | | amended fil | ling |
| Official Fo | <u>orm 106D</u> | | | | | | |
| chedule | D: Creditors \ | Who Have Cla | aims Secured by F | Property | | | 12/15 |
| | | | eople are filing together, both Page, fill it out, number the e | | | ny | |
| | s, write your name and | | | • | • | • | |
| _ | ditors have claims sec | | | | | | |
| No. Ch | eck this box and submit | t this form to the court | with your other schedules. Yo | ou have nothing else to repor | t on this form. | | |
| Yes. Fill | I in all of the information | n below. | | | | | |
| Part 1: | List All Secured Claims | | | | | | |
| | | | | | Column A | Column A | Column C |
| | | | secured claim, list the credito ar claim, list the other creditors | • | Amount of claim | Value of collateral | Unsecured |
| | | • | er according to the creditors na | | Do not deduct the value of collateral | that supports this claim | portion If any |
| 2.1 ALLY Fi | inanaial | De | escribe the property that secur | es the claim: | \$ 12,254.00 | \$ 0.00 | \$ 0.00 |
| Creditor's N | | | 007 Scion tC with over 45,000 | | 7 | | - |
| 200 Rer | naissance Ctr | | | | | | |
| Number | Street | | | | | | |
| | | | of the date you file, the claim Contingent | is: Check all that apply. | | | |
| Detroit | MI | 48243 | Unliquidated | | | | |
| City | Sta | te Zip Code | Disputed | | | | |
| | the debt? Check one. | Na | ature of Lien. Check all that appl | • | | | |
| Debtor 1 | • | | An agreement you made (such a car loan) | s mortgage or secured | | | |
| = | 1 and Debtor 2 only | | Statutory lien (such as tax lien, m | nechanic's lien) | | | |
| At least | one of the debtors and and | other | Judgment lien from a lawsuit | | | | |
| Check | if this claim relates to a | L | Other (including a right to offset) | | | | |
| | unity debt | 07-29 la | at 4 dinita of account number | 4928 | | | |
| 0.0 | was incurred | | est 4 digits of account number escribe the property that secur | | \$ 27,584.00 | \$ 24,000.00 | \$ 3,584.00 |
| BK OF / | | | 111 Bmw X5 with over 74,000 | | 7 | Ψ | <u> </u> |
| Po Box | | | 711 Billw 73 with over 74,000 | Times | | | |
| Number | Street | | | | | | |
| | | | of the date you file, the claim | is: Check all that apply. | | | |
| Jackson | nville FL | | Contingent Unliquidated | | | | |
| City | Sta | te Zip Code | Disputed | | | | |
| Who owes | the debt? Check one. | Na | ature of Lien. Check all that appl | y. | | | |
| Debtor 1 | - | | An agreement you made (such a | s mortgage or secured | | | |
| Debtor 2 | 2 only 1 and Debtor 2 only | Г | car loan) Statutory lien (such as tax lien, m | nechanic's lien) | | | |
| | one of the debtors and and | other | Judgment lien from a lawsuit | | | | |
| Chack | if this claim relates to a | | Other (including a right to offset) | | | | |
| | unity debt | | | 0000 | | | |
| | was incurred | | st 4 digits of account number | | | | |
| Add the d | ollar value of your enti | ries in Column A on t | his page. Write that number | here: | \$ <u>39,838.00</u> | | |

Melinda Debtor 1

Document

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Column A Column C Column A Additional Page Amount of claim Value of collateral Unsecured Part 1: After Isiting any entries on this page, number them beginning with 2.3, followed that supports this portion Do not deduct the by 2.4, and so forth. claim If any value of collateral \$ 0.00 \$ 474,000.00 \$ 0.00 2.3 Describe the property that secures the claim: Marquette Woods Homeowners Association Creditor's Name 421 Elderberry Ln Streamwood IL 60107 - Primary 716 Lee St. Residence Street Number As of the date you file, the claim is: Check all that apply. Contingent Des Plaines 60016 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Nature of Lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only car loan) Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) At least one of the debtors and another Judgment lien from a lawsuit Other (including a right to offset) Check if this claim relates to a community debt Last 4 digits of account number Date Debt was incurred 2.4 **\$** 118,330.00 **\$** 474,000.00 \$ 0.00 Describe the property that secures the claim: PNC Bank, N.A 421 Elderberry Ln Streamwood IL 60107 - Primary Creditor's Name 1 Financial Pkwy Residence Number Street As of the date you file, the claim is: Check all that apply. Contingent Kalamazoo 49009 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Nature of Lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) At least one of the debtors and another Judgment lien from a lawsuit Other (including a right to offset) Check if this claim relates to a community debt 2005-2015 NULL Last 4 digits of account number Date Debt was incurred **\$** 453,851.00 **\$** 474,000.00 \$ 0.00 2.5 Describe the property that secures the claim: PNC Mortgage Creditor's Name 421 Elderberry Ln Streamwood IL 60107 - Primary Po Box 8703 Number Street As of the date you file, the claim is: Check all that apply. Contingent Dayton OH 45401 Unliquidated City State Zip Code Disputed Nature of Lien. Check all that apply. Who owes the debt? Check one. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only car loan) Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) At least one of the debtors and another Judgment lien from a lawsuit Other (including a right to offset) _ Check if this claim relates to a community debt 2003-2016 Date Debt was incurred Last 4 digits of account number _ \$<u>612,019.00</u> Add the dollar value of your entries in Column A on this page. Write that number here:

If this is the last page of your form, add the dollar value totals from all pages.

Official Form 106D

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Page 21 of 68 Case Number (if known) **D**ocument Melinda Dino Debtor 1

List Others to Be Notified for a Debt That You Already Listed Part 2:

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here: \$<u>612,019.00</u>

| | Caso 16 11961 | Doc 1 | Filod 04/06/16 | Entered 04/06/16 17:52 | 2:08 | Desc Main | |
|---|---|---|--|--|-----------------------|-----------------------|-------------------|
| Fill in this in | formation to identify your ca | se: | | 2 of 68 | | | |
| Debtor 1 | Melinda | Dino | Lara | | | | |
| | First Name | Middle Name | Last Name | | | | |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | Last Name | | | | |
| United States | Bankruptcy Court for the : <u>NOR</u> | THERN District | of <u>ILLINOIS</u> | | | | |
| Case Number | | | (State) | | | Check if | this is an |
| (If known) | | | | | | amende | d filing |
| Official F | orm 106E/F | | | | | | |
| Schedule | E/F: Creditors Wh | o Have U | nsecured Claims | 3 | | | 12/15 |
| A/B: Property ((creditors with preeded, copy thop of any additional part 1: | Official Form 106A/B) and on lartially secured claims that a le Part you need, fill it out, no citional pages, write your name List All of Your PRIORITY Unse | Schedule G: Extre listed in Schumber the entries and case number the cured Claims | xecutory Contracts and Undedule D: Creditors Who Hass in the boxes on the left. In ber (if known). | a claim. Also list executory contracts or expired Leases (Official Form 106G). Do ve Claims Secured by Property. If more Attach the Continuation Page to this pag | not inclu space is | de any | |
| | ditors have priority unsecure | d claims agains | st you? | | | | |
| | to Part 2. | | | | | | |
| Yes. | our priority unsecured claim | s If a creditor ha | as more than one priority ups | secured claim, list the creditor separately f | or each c | laim For | |
| nonpriority unsecured | amounts. As much as possible | e, list the claims n Page of Part 1. | in alphabetical order according to the control of t | , | e than tw | o priority | Nonpriority |
| IRS Pric | ority Debt | Los | at 4 digita of account numbers | \$ 6,6 | 81 00 | amount \$ 6,681.00 | amount \$ 0.00 |
| Creditor's | Name | | st 4 digits of account number | 2012 | 000 | Ψ σ,σσσσ | Ψ_0.00 |
| PO Box Number | 7346 Street | Wh | en was the debt incurred? | | | | |
| | | As | of the date you file, the claim | is: Check all that apply. | | | |
| Philade | lphia PA 191 | | Contingent | | | | |
| City | State Zip 0 | Code \square | Unliquidated Disputed | | | | |
| Debtor | the debt? Check one. 1 only | Ш | Disputou | | | | |
| Debtor | • | Тур | oe of PRIORITY unsecured cla | aim: | | | |
| = | 1 and Debtor 2 only | _ | Domestic support obligations | | | | |
| = | one of the debtors and another if this claim relates to a | | Taxes and certain other debts y | ou owe the government | | | |
| commi | unity debt | | Claims for death or personal inju | ury while you were | | | |
| Is the clair | n subject to offest? | | intoxicated | | | | |
| Yes | | | Other. Specify | | | | |
| Part 2: | List All of Your NONPRIORITY L | Jnsecured Claim | s | | | | |
| 3. Do any cre | ditors have nonpriority unsec | cured claims ag | ainst you? | | | | |
| No. Yo | u have nothing to report in this | s part. Submit th | nis form to the court with you | r other schedules. | | | |
| Yes. | | | | | | | |
| nonpriority included in | unsecured claim, list the credit | tor separately fo or holds a partic | r each claim. For each claim | or who holds each claim. If a creditor has listed, identify what type of claim it is. Do litors in Part 3.If you have more than three | not list cla | aims already | |
| | - | | | | | | Total alaim |

Official Form 106E/F Record # 705939

| Debtor | 1 Melinda Dino | Lara Page 23 01 06 Case Number (if known) | |
|--------|---|--|---------------------|
| | First Name Middle Name | Last Name | |
| 4.1 | American Express Centuron Bank | Last 4 digits of account number | <u>\$ 5,181.16</u> |
| | Creditor's Name | | |
| | PO Box 297812 | When was the debt incurred? | |
| | Number Street | | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | | | |
| | Ft. Lauderdale FL 33329 | Contingent | |
| | City State Zip Code | Unliquidated | |
| v | Who owes the debt? Check one. | Disputed | |
| [| Debtor 1 only | | |
| ĺ | Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| l i | Debtor 1 and Debtor 2 only | Student loans | |
| | = | Obligations arising out of a separation agreement or divorce | |
| | At least one of the debtors and another | | |
| [| Check if this claim relates to a | that you did not report as priority claims | |
| Ι. | community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| l i | s the claim subject to offest? | | |
| | No □ | Other. Specify Credit Card or Credit Use | |
| | Yes AMEX | Last 4 digits of account number NULL | \$ 4,586.00 |
| 4.2 | | Last 4 digits of account number NULL | \$ <u>4,586.00</u> |
| | Creditor's Name Po Box 297871 | When was the debt incurred? 1994-2016 | |
| | | When was the dept incurred: | |
| | Number Street | 4.2 | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | | Contingent | |
| | Fort Lauderdale FL 33329 | Unliquidated | |
| ١, | City State Zip Code | Disputed | |
| ` | Who owes the debt? Check one. | | |
| | Debtor 1 only | | |
| ! | Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| [| Debtor 1 and Debtor 2 only | Student loans | |
| [| At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| [| Check if this claim relates to a | that you did not report as priority claims | |
| ' | community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| 1 ! | s the claim subject to offest? | | |
| | No | Other. Specify Credit Card or Credit Use | |
| | Yes | | |
| 4.3 | BK OF AMER | Last 4 digits of account number NULL | \$ _6,993.00 |
| | Creditor's Name | 0000 0045 | |
| | Po Box 982238 | When was the debt incurred? 2002-2015 | |
| | Number Street | | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | | Contingent | |
| | El Paso TX 79998 | | |
| | City State Zip Code | Unliquidated | |
| \ \ \ | Who owes the debt? Check one. | Disputed | |
| | Debtor 1 only | | |
| [| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| أ | Debtor 1 and Debtor 2 only | Student loans | |
| 1 | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| | = | that you did not report as priority claims | |
| 1 1 | Check if this claim relates to a community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| 1 | s the claim subject to offest? | Design to periodicit of profit-origining plans, and other similar design | |
| | No | Other, Specify Credit Card or Credit Use | |
| | Yes | Other. Specify Credit Card or Credit Use | |
| | | | |

Official Form 106E/F

| Debtor 1 | Melinda Dino | မုစ္ဆင္မument | Page 24 of 68 | if known) | |
|------------|---|------------------------------------|-----------------------------------|-----------|--------------------|
| | First Name Middle Name | Last Name | | | _ |
| Part : | Your NONPRIORITY Unsecured Claims - Co | ontinuation Page | | | |
| After liet | ting any entries on this page, number them be | aginning with 4.4 followed by 4.5 | and so forth | | Total Claim |
| - III | ung any entries on this page, number them be | gilling with 4.4, followed by 4.5 | o, and so forth. | | Total Glain |
| 4.4 | CAP1/Carsn | Last 4 digits of account number | r NULL | | \$ <u>0.00</u> |
| | Creditor's Name | | 1002 2012 | | |
| - | 26525 N Riverwoods Blvd | When was the debt incurred? | 1993-2012 | | |
| | Number Street | | | 4.4 | |
| | | As of the date you file, the claim | n is: Check all that apply. | 7.7 | |
| | Mettawa IL 60045 | Contingent | | | |
| - | City State Zip Code | Unliquidated | | | |
| | ho owes the debt? Check one. | Disputed | | | |
| | Debtor 1 only | | | | |
| | Debtor 2 only | Type of NONPRIORITY unsecur | red claim: | | |
| | Debtor 1 and Debtor 2 only | Student loans | | | |
| | At least one of the debtors and another | Obligations arising out of a sep | - | | |
| | Check if this claim relates to a | that you did not report as priorit | • | | |
| lo | community debt the claim subject to offest? | Debts to pension or profit-shari | ng plans, and other similar debts | | |
| | No | Other. Specify Credit Card | or Crodit Lloo | | |
| _ = | Yes | Other. Specify Credit Card | or Credit Ose | | |
| | Chase CARD | Last 4 digits of account number | r <u>NULL</u> | | \$ <u>2,119.00</u> |
| | Creditor's Name | | 2012 2015 | | |
| - | Po Box 15298 | When was the debt incurred? | 2012-2015 | | |
| | Number Street | | | 4.5 | |
| | | As of the date you file, the claim | n is: Check all that apply. | 4.0 | |
| , | AMilania atau | Contingent | | | |
| | Wilmington DE 19850 City State Zip Code | Unliquidated | | | |
| | City State Zip Code ho owes the debt? Check one. | Disputed | | | |
| | Debtor 1 only | | | | |
| | Debtor 2 only | Type of NONPRIORITY unsecur | ed claim: | | |
| | Debtor 1 and Debtor 2 only | Student loans | | | |
| | At least one of the debtors and another | Obligations arising out of a sep | aration agreement or divorce | | |
| | Check if this claim relates to a | that you did not report as priorit | ty claims | | |
| _ | community debt | Debts to pension or profit-shari | ng plans, and other similar debts | | |
| IS | the claim subject to offest? | | 0 1111 | | |
| _ | No Yes | Other. Specify Credit Card | or Credit Use | | |
| | CITI | Last 4 digits of account number | r NULL | | \$ 167.00 |
| _ | Creditor's Name | | | | |
| | Po Box 6241 | When was the debt incurred? | 2013-2016 | | |
| | Number Street | | | | |
| | | As of the date you file, the claim | n is: Check all that apply. | 4.6 | |
| | | Contingent | | | |
| - | Sioux Falls SD 57117 | Unliquidated | | | |
| | City State Zip Code ho owes the debt? Check one. | Disputed | | | |
| | Debtor 1 only | _ | | | |
| F | Debtor 2 only | Type of NONPRIORITY unsecur | red claim: | | |
| F | Debtor 1 and Debtor 2 only | Student loans | | | |
| F | At least one of the debtors and another | Obligations arising out of a sep | aration agreement or divorce | | |
| F | Check if this claim relates to a | that you did not report as priorit | = | | |
| | community debt | Debts to pension or profit-shari | | | |
| le · | the claim subject to offest? | - | - | | |

No

Other. Specify ___ Credit Card or Credit Use

| ebtor 1 Melinda Dino | Page 25 of 68 Case Number (if known) | |
|---|---|---------------------|
| First Name Middle Name | Last Name | |
| Part 2: Your NONPRIORITY Unsecured Clair | ms - Continuation Page | |
| fter listing any entries on this page, number th | nem beginning with 4.4, followed by 4.5, and so forth. | Total Claim |
| 4.7 Discover Bank | Last 4 digits of account number | \$ <u>6,215.67</u> |
| Creditor's Name PO Box 8003 | When was the debt incurred? | |
| Number Street | 47 | |
| | As of the date you file, the claim is: Check all that apply. | |
| Hilliard OH 43026 | Contingent | |
| City State Zip Code | Unliquidated | |
| Who owes the debt? Check one. | Disputed | |
| Debtor 1 only | | |
| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| Debtor 1 and Debtor 2 only | Student loans | |
| At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| Check if this claim relates to a | that you did not report as priority claims | |
| community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| Is the claim subject to offest? | | |
| ■ No | Other. Specify Credit Card or Credit Use | |
| Yes Discover Bank | Last 4 digits of account number | \$ 11,557.17 |
| 4.8 DISCOVER BANK Creditor's Name | Last 4 digits of account number | ¥ <u></u> |
| PO Box 8003 | When was the debt incurred? | |
| Number Street | | |
| | As of the date you file, the claim is: Check all that apply. | |
| | Contingent | |
| Hilliard OH 43026 | Unliquidated | |
| City State Zip Code | | |
| Who owes the debt? Check one. | Порисс | |
| Debtor 1 only | | |
| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| Debtor 1 and Debtor 2 only | ☐ Student loans | |
| At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| Check if this claim relates to a | that you did not report as priority claims | |
| community debt Is the claim subject to offest? | Debts to pension or profit-sharing plans, and other similar debts | |
| No | Other. Specify Credit Card or Credit Use | |
| Yes | Office. Opening | |
| 4.9 Global Client Solutions LLC | Last 4 digits of account number 0183 | \$ <u>0.00</u> |
| Creditor's Name | | |
| 4500 S. 129th E. Ave., Ste. 177 | When was the debt incurred? | |
| Number Street | 4.9 | |
| | As of the date you file, the claim is: Check all that apply. | |
| T | Contingent | |
| Tulsa OK 74134 | . Unliquidated | |
| City State Zip Code Who owes the debt? Check one. | Disputed | |
| Debtor 1 only | | |
| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| Debtor 1 and Debtor 2 only | Student loans | |
| At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| Check if this claim relates to a | that you did not report as priority claims | |
| community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| Is the claim subject to offest? | | |
| No | Other. Specify Services Rendered | |

Other. Specify Services Rendered

Yes

Doc 1 Filed 04/06/16 Entered 04/06/16 17:52:08 Desc Main Case 16-11861

Page 26 of 68 Case Number (if known) **Document** Melinda Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Kohls/Capone **\$** 179.00 Last 4 digits of account number _ Creditor's Name 2000-2016 N56 W 17000 Ridgewood Dr When was the debt incurred? Number 4.10 As of the date you file, the claim is: Check all that apply Contingent Menomonee Falls 53051 W/I Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Mcydsnb NULL \$ 397.00 4.11 Last 4 digits of account number Creditor's Name 2004-2016 9111 Duke Blvd When was the debt incurred? Number Street 4.11 As of the date you file, the claim is Contingent OH 45040 Mason Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Pncbank NULL \$ 7,877.00 Last 4 digits of account number 4.12 Creditor's Name 2008-2015 2730 Liberty Ave When was the debt incurred? Number Street 4.12 As of the date you file, the claim is: Contingent Pittsburgh 15222 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify ___Credit Card or Credit Use

No

community debt

Is the claim subject to offest?

Page 27 of 68 Case Number (if known) **Document** Melinda Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Preferred Credit INC \$ 2,572.00 Last 4 digits of account number _ Creditor's Name 2013-2015 628 Roosevelt Rd When was the debt incurred? Number 4.13 As of the date you file, the claim is: Check all that apply Contingent Saint Cloud MN 56301 Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Syncb/PLCC NULL \$ 1,970.00 4.14 Last 4 digits of account number Creditor's Name 1997-2016 Po Box 965024 When was the debt incurred? Number Street 4.14 As of the date you file, the claim is: Contingent Orlando 32896 FL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Syncb/SAMS CLUB NULL \$ 5,490.00 Last 4 digits of account number 4.15 Creditor's Name 2002-2015 Po Box 965005 When was the debt incurred? Number Street 4.15 As of the date you file, the claim is: Contingent Orlando 32896 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offest?

No

Other. Specify ___Credit Card or Credit Use

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| Debtor 1 | Melinda | Dino | Dacument | Page 28 of 68 Case Number (i | f known) | |
|---------------------------------------|---|---------------------|--|-----------------------------------|----------|--------------------|
| | First Name | Middle Name | Last Name | , | , | |
| Part | 2 Your NONPRIORITY U | nsecured Claims - C | Continuation Page | | | |
| | | | | | | Total Olehin |
| After lis | ting any entries on this pag | ge, number them b | peginning with 4.4, followed by 4.5 | , and so forth. | | Total Claim |
| 4.16 | Syncb/SAMS CLUB DC | | Last 4 digits of account number | NULL | | \$ 0.00 |
| | Creditor's Name | | | | | |
| | Po Box 965005 | | When was the debt incurred? | 2010-2016 | | |
| | Number Street | | | | | |
| | | | As of the date you file, the claim | n is: Check all that apply. | 4.16 | |
| | | | Contingent | , | | |
| | Orlando | FL 32896 | Unliquidated | | | |
| w | City Tho owes the debt? Check one | State Zip Code | Disputed | | | |
| \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ | | | | | | |
| - | Debtor 1 only | | T (NONDDIODITY | and allabar | | |
| ⊨ | Debtor 2 only | | Type of NONPRIORITY unsecur Student loans | ed ciaim: | | |
| ⊨ | Debtor 1 and Debtor 2 only | d anathar | Obligations arising out of a sepa | aration agreement or divorce | | |
| | At least one of the debtors and | | that you did not report as priorit | • | | |
| - | Check if this claim relates t community debt | o a | | ng plans, and other similar debts | | |
| Is | the claim subject to offest? | | Debts to pension of profit-sharif | ng piana, and other airmar debta | | |
| | No | | Other. Specify Credit Card | or Credit Use | | |
| | Yes | | | | | |
| 4.17 | Syncb/TJX COS DC | | Last 4 digits of account number | - <u>NULL</u> | | <u>\$ 1,099.00</u> |
| | Creditor's Name | | | 2012-2016 | | |
| | Po Box 965005 | | When was the debt incurred? | 2012 2010 | | |
| | Number Street | | | | 4.17 | |
| | | | As of the date you file, the claim | n is: Check all that apply. | 1.17 | |
| | Orlando | FL 32896 | Contingent | | | |
| | City | State Zip Code | Unliquidated | | | |
| w | ho owes the debt? Check one | | Disputed | | | |
| | Debtor 1 only | | | | | |
| | Debtor 2 only | | Type of NONPRIORITY unsecur | ed claim: | | |
| | Debtor 1 and Debtor 2 only | | Student loans | | | |
| | At least one of the debtors and | danother | Obligations arising out of a sepa | aration agreement or divorce | | |
| ΙГ | Check if this claim relates t | to a | that you did not report as priorit | y claims | | |
| _ | community debt | | Debts to pension or profit-shari | ng plans, and other similar debts | | |
| Is | the claim subject to offest? | | | | | |
| - | No | | Other. Specify Credit Card | or Credit Use | | |
| | Yes Syncb/Walmart | | Last 4 digits of account number | NULL | | \$ 2,819.00 |
| 7.10 | Creditor's Name | | Lust 4 digits of account number | | | - |
| | Po Box 965024 | | When was the debt incurred? | 2000-2016 | | |
| | Number Street | | | | | |
| | | | As of the date you file, the claim | n is: Check all that apply. | 4.18 | |
| | | | Contingent | Tier chook an anat apply. | | |
| | Orlando | FL 32896 | Unliquidated | | | |
| \ \ \ | City /ho owes the debt? Check one | State Zip Code | Disputed | | | |
| \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ | _ | | | | | |
| | Debtor 1 only | | Type of NONDBIODITY | ad alaim: | | |
| - | Debtor 2 only | | Type of NONPRIORITY unsecur Student loans | eu cidiiii: | | |
| | Debtor 1 and Debtor 2 only At least one of the debtors and | l another | Obligations arising out of a sepa | aration agreement or divorce | | |
| - | = | | that you did not report as priorit | - | | |
| | Check if this claim relates t community debt | :о а | | ng plans, and other similar debts | | |
| Is | the claim subject to offest? | | 555.5 to portoion or profit-strain | .g p.a, aa other omiliar dobts | | |
| | No | | Other. Specify Credit Card | or Credit Use | | |
| | Yes | | | | | |

Filed 04/06/16 Entered 04/06/16 17:52:08 Desc Main Case 16-11861 Doc 1 Page 29 of 68 Case Number (if known) **Document** Melinda Dino Debtor 1 First Name TD BANK USA/Targetcred \$ 838.00 NULL 4.19 Last 4 digits of account number Creditor's Name 2001-2016 Po Box 673 When was the debt incurred? Number Street 4.19 As of the date you file, the claim is: Check all that apply Contingent Minneapolis MN 55440 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt

Other. Specify Credit Card or Credit Use

Is the claim subject to offest?

No

Doc 1 Filed 04/06/16 Entered 04/06/16 17:52:08 Desc Main Case 16-11861

Document

Page 30 of 68 Case Number (if known) Debtor 1 Melinda Dino

List Others to Be Notified for a Debt That You Already Listed

| 5. | . Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. | | | | | | | |
|----|--|----------------------------|--------------------------------------|---|--|--|--|--|
| | Clerk, Third Mun Div | | On which entry in Part 1 or Part 2 I | ist the original creditor? | | | | |
| | Name 2121 Euclid Ave #121 | | Line 1 of (Check one): | Part 1: Creditors with Priority Unsecured Claims | | | | |
| | Number Street | | | Part 2: Creditors with Nonpriority Unsecured Claims | | | | |
| | Rolling Meadows | IL 60008 | Last 4 digits of account number _ | | | | | |
| | Zwicker & Associates | State Zip Code | | | | | | |
| | Name | | On which entry in Part 1 or Part 2 I | | | | | |
| | 7366 N. Lincoln Ave, #404 | | Line 1 of (Check one): | Part 1: Creditors with Priority Unsecured Claims | | | | |
| | Number Street | | | Part 2: Creditors with Nonpriority Unsecured Claims | | | | |
| | | | | | | | | |
| | Lincolnwood | IL 60712 State Zip Code | Last 4 digits of account number _ | | | | | |
| | Clerk, Third Mun Div | | On which entry in Part 1 or Part 2 I | ist the original creditor? | | | | |
| | Name 2121 Euclid Ave #121 | | Line 7 of (Check one): | Part 1: Creditors with Priority Unsecured Claims | | | | |
| | Number Street | | Line or (orlean one). | Part 2: Creditors with Nonpriority Unsecured Claims | | | | |
| | | | | | | | | |
| | Rolling Meadows | IL 60008 | Last 4 digits of account number _ | | | | | |
| | City | State Zip Code | | | | | | |
| | Blitt and Gaines, PC | | On which entry in Part 1 or Part 2 I | ist the original creditor? | | | | |
| | Name 661 Glenn Ave. | | Line 7 of (Check one): | Part 1: Creditors with Priority Unsecured Claims | | | | |
| | Number Street | | | Part 2: Creditors with Nonpriority Unsecured Claims | | | | |
| | | | | | | | | |
| | Wheeling | IL 60090 | Last 4 digits of account number _ | | | | | |
| | City | State Zip Code | | | | | | |
| | Clerk, Third Mun Div | | On which entry in Part 1 or Part 2 I | ist the original creditor? | | | | |
| | Name 2121 Euclid Ave #121 | | Line 8 of (Check one): | Part 1: Creditors with Priority Unsecured Claims | | | | |
| | Number Street | | | Part 2: Creditors with Nonpriority Unsecured Claims | | | | |
| | | | | | | | | |
| | Rolling Meadows | IL 60008 | Last 4 digits of account number _ | | | | | |
| | City | State Zip Code | | | | | | |
| | Weltman, Weinberg & Reis Co. | | On which entry in Part 1 or Part 2 I | ist the original creditor? | | | | |
| | Name 180 N. LaSalle St., Ste. 2400 | | Line 8 of (Check one): | Part 1: Creditors with Priority Unsecured Claims | | | | |
| | Number Street | | | Part 2: Creditors with Nonpriority Unsecured Claims | | | | |
| | | | | | | | | |
| | Chicago | IL 60601 | Last 4 digits of account number _ | | | | | |
| | City | State Zip Code | | | | | | |

Doc 1 Filed 04/06/16 Entered 04/06/16 17:52:08 Desc Main Case 16-11861 Page 31 of 68 Case Number (if known) **Document** Melinda Debtor 1 First Name Last Name Financial Rescue LLC On which entry in Part 1 or Part 2 list the original creditor? Name 416 S. Hillview Dr. Line 9 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number CA 95035 Milpitas Last 4 digits of account number _____ 0183_____ City State Zip Code The Walsh Firm On which entry in Part 1 or Part 2 list the original creditor? Name Line 9 of (Check one): Part 1: Creditors with Priority Unsecured Claims 5430 LBJ Freeway, Ste. 1200 Part 2: Creditors with Nonpriority Unsecured Claims Number Street

Last 4 digits of account number ____

TX 75240

State Zip Code

0183

Dallas

City

Doc 1 Filed 04/06/16 Entered 04/06/16 17:52:08 Desc Main Case 16-11861 Page 32 of 68 Case Number (if known)

Melinda Debtor 1

Dino

Document

60,060.00

Add the Amounts for Each Type of Unsecured Claim

6j. Total. Add lines 6f through 6i.

| | | | Total claim | |
|---------------------------|---|-----|-------------|-----------|
| otal claims rom Part 1 | 6a. Domestic support obligations | 6a. | \$ | 0.00 |
| | 6b. Taxes and Certain other debts you owe the government | 6b. | \$ | 6,681.00 |
| | 6c. Claims for death or personal injury while you were intoxicated | 6c. | \$ | 0.00 |
| | 6d. Other. Add all other priority unsecured claims. Write that amount here. | 6d. | \$ | 0.00 |
| | 6e. Total. Add lines 6a through 6d. | 6e. | \$ | 6,681.00 |
| | | | Total claim | |
| otal claims rom Part 2 | 6f. Student loans | 6f. | \$ | 0.00 |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. | \$ | 0.00 |
| | 6h. Debts to pension or profit-sharing plans, and other similar debts | 6h. | \$ | 0.00 |
| | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. | \$ | 60,060.00 |

| Fil | l in this in | Casa 16 formation to iden | S 11961 Doc 1 htify your case: | Filad 04/06/16 | Entered 04/06/16 17:52:08 3 of 68 | Desc Main |
|-----------------------------|--|---|---|--|--|------------------------------------|
| De | ebtor 1 | Melinda | Dino | Lara | | |
| 50 | 35101 1 | First Name | Middle Name | Last Name | | |
| | ebtor 2 couse, if filing) | First Name | Middle Name | Last Name | | |
| Ur | nited States | Bankruptcy Court fo | r the : <u>NORTHERN</u> District of | | | |
| | ase Number fknown) | | | (State) | | Check if this is an amended filing |
| Offi | icial Fo | orm 106G | | | | Ü |
| | | | ory Contracts and | Unexpired Lea | ses | 12/1 |
| nformadditi 1. D 2. Li ex | nation. If nonal pages o you hav No. Ch Yes. Fill ist separat xample, re | nore space is needs, write your name eany executory eck this box and so in all of the informely each personnt, vehicle lease, | eded, copy the additional page and case number (if known contracts or unexpired leases submit this form to the court with mation below even if the contract or company with whom you have and case of the company with whom you have a submit and company with whom you have a submit and case of the contract of the company with whom you have a submit and case of the contract of the company with whom you have a submit and case of the contract of the | e, fill it out, number the e). s? th your other schedules. Y acts or leases are listed in | h are equally responsible for supplying correct ntries, and attach it to this page. On the top of an ou have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/B) Then state what each contract or lease is for (for ruction booklet for more examples of executory co | or |
| | nexpired le | | hom you have the contract or | · lease | State what the contract or lease | e is for |
| 2.1 | | | | | - | |
| | Name | | | | _ | |
| | Number | Street | | | | |
| | City | | State Z | p Code | _ | |
| 2.2 | | | | | | |
| | Name | | | | - | |
| | Number | Street | | | - | |
| | City | | State Z | p Code | - | |
| 2.3 | | | | | | |
| | Name | | | | - | |
| | Number | Street | | | - | |
| | City | | State Z | p Code | - | |
| 2.4 | | | | | | |
| | Name | | | | | |
| | Number | Street | | | - | |
| | City | | State Z | p Code | - | |
| 2.5 | | | | | | |
| | Name | | | | - | |
| | Number | Street | | | - | |

State Zip Code

City

| Fill in this in | formation to ident | ify your case: | |
|---------------------|----------------------|-------------------------------------|-----------------|
| Debtor 1 | Melinda | Dino | Lara |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States | Bankruptcy Court for | the : <u>NORTHERN</u> District of _ | ILLINOIS(State) |
| Case Number | r | | |
| (If known) | | | |

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

| ally A | any Additional Pages, write your name and case number (if known). Answer every question. | | | | | | | | |
|-------------|--|---|---------------------------|---|--|--|--|--|--|
| 1. D | o you have any codebtors? (If you | ı are filing a joint case, do not list ei | ither spouse as a codebto | r.) | | | | | |
| □ No. | | | | | | | | | |
| Yes | | | | | | | | | |
| | 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) | | | | | | | | |
| | No. Go to line 3. | | | | | | | | |
| | Yes. Did your spouse, former sp | oouse, or legal equivalent live with y | you at the time? | | | | | | |
| | No | ata an tamita na dida ay Bara O | E915- 4- | the same and a second address of the same as | | | | | |
| | Yes. Inwnich community st | ate or territory did you live? | Fill in the | e name and current address of that person. | | | | | |
| | Name of your spouse, former spouse | or legal equivalent | | | | | | | |
| | | | | | | | | | |
| | Number Street | | | | | | | | |
| | City | State | Zip Code | | | | | | |
| | · · | • | • • | use is filing with you. List the person | | | | | |
| | hown in line 2 again as a codebto chedule D (Official Form 106D), S | | _ | | | | | | |
| | chedule E/F, or Schedule G to fill | | ,, | , | | | | | |
| | Column 1: Your codebtor | | | Column 2: The creditor to whom you owe the debt | | | | | |
| | | | | Check all schedules that apply: | | | | | |
| 3.1 | Noel Lara | | | Schedule D, line1 | | | | | |
| | Name | | | Schedule E/F, line | | | | | |
| | 430 E. Nerge Rd. Number Street | | | Schedule G, line | | | | | |
| | Roselle | IL . | 60172 | Scriedule G, line | | | | | |
| 3.2 | City | State | Zip Code | | | | | | |
| 3.2 | Noel Lara | | | Schedule D, line2 | | | | | |
| | Name 430 E. Nerge Rd. | | | Schedule E/F, line | | | | | |
| | Number Street Roselle | IL | 60172 | Schedule G, line | | | | | |
| | City | State | Zip Code | | | | | | |
| 3.3 | Noel Lara | | | Schedule D, line3 | | | | | |
| | Name 430 E. Nerge Rd. | | | Schedule E/F, line | | | | | |
| | Number Street | | 00470 | Schedule G, line | | | | | |
| | Roselle City | IL State | 60172 Zip Code | _ | | | | | |
| | | | | | | | | | |

Official Form 106H Record # 705939 Schedule H: Your Codebtors Page 1 of 2

Page 35 of 68 Number (if known) Document Melinda Dino Debtor 1 Last Name

First Name

Middle Name

| | Additional Page to List More Codebtors | | | | | | |
|-----|--|------------|-------|----------|---|--|--|
| | Column 1: You | r codebtor | | | Column 2: The creditor to whom you owe the debt | | |
| | | | | | Check all schedules that apply: | | |
| 3.4 | Noel Lara | | | | Schedule D, line4 | | |
| | Name 430 E. Nerge | Rd. | | | Schedule E/F, line | | |
| | Number Roselle | Street | IL | 60172 | Schedule G, line | | |
| | City | | State | Zip Code | | | |
| 3.5 | Noel Lara | | | | Schedule D, line5 | | |
| | Name 430 E. Nerge | Rd. | | | Schedule E/F, line | | |
| | Number Roselle | Street | IL | 60172 | Schedule G, line | | |
| | City | | State | Zip Code | | | |
| 3.6 | Noel Lara | | | | Schedule D, line | | |
| | Name 430 E. Nerge | Rd. | | | Schedule E/F, line 9 | | |
| | Number Roselle | Street | IL | 60172 | Schedule G, line | | |
| | City | | State | Zip Code | | | |

Record # 705939 Official Form 106H Schedule H: Your Codebtors Page 2 of 2

| | | | Documeni | <u>Pade 36</u> 01 68 |
|---------------------|----------------------|----------------------------------|------------|---|
| Fill in this in | formation to ident | ify your case: | | |
| Debtor 1 | Melinda | Dino | Lara | |
| | First Name | Middle Name | Last Name | |
| Debtor 2 | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | |
| United States | Bankruptcy Court for | the : <u>NORTHERN DISTRICT C</u> | F ILLINOIS | |
| Case Number | r | | | Check if this is: |
| (If known) | | | | An amended filing |
| | | | | A supplement showing post-petition |
| | | | | chapter 13 income as of the following date: |
| Official F | orm 106I | | | MM / DD / YYYY |
| | | | | |

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Part 1: | Describe Employment | | | | | | |
|--------------------|--|---|-------------------------|-----------------------|-----------------------------------|--|--|
| | in your employment ormation | | Debtor 1 | | Debtor 2 or non-filing spouse | | |
| atta info | ou have more than one job, ach a separate page with ormation about additional iployers. | Employment status | X Employed Not employed | | Employed Not employed | | |
| | lude part-time, seasonal, or f-employed work. | Occupation | QA Nurse | | | | |
| | cupation may Include student homemaker, if it applies. | Employers name | | mehealth Services, Ir | | | |
| | | Employers address | 125 Fairfield Way. | | , | | |
| | | How long employed there? | | | | | |
| Est spo If y | Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. | | | | | | |
| | | | | For Debtor 1 | For Debtor 2 or non-filing spouse | | |
| | | and commissions (before all pay alculate what the monthly wage wo | | \$5,478.34 | \$0.00 | | |
| 3. Es | stimate and list monthly overtim | ne pay. | | \$0.00 | \$0.00 | | |
| 4. Ca | alculate gross income. Add line | 2 + line 3. | | \$5,478.34 | \$0.00 | | |

 Official Form 106I
 Record #
 705939
 Schedule I: Your Income
 Page 1 of 2

Case 16-11861 Doc 1 Filed 04/06/16 Entered 04/06/16 17:52:08 Desc Main Document Page 37 of 68

Debtor 1

 Melinda
 Dino
 Lara

 First Name
 Middle Name
 Last Name

Case Number (if known)

| | | | | For Debtor 1 | For Debtor 2 non-filing sp | | |
|---------------|---------------------|---|-------------|----------------------------|----------------------------|----------|------------|
| | Copy | y line 4 here | 4. | \$5,478.34 | \$0.0 | 0 | |
| 5. L | ist all | payroll deductions: | _ | _ | | | |
| | 5a. T | ax, Medicare, and Social Security deductions | 5a. | \$1,219.86 | | \$0.00 | |
| | 5b. N | landatory contributions for retirement plans | 5b. | \$0.00 | | \$0.00 | |
| | 5c. V | oluntary contributions for retirement plans | 5c. | \$0.00 | | \$0.00 | |
| | 5d. F | Required repayments of retirement fund loans | 5d. | \$0.00 | | \$0.00 | |
| | 5e. lı | nsurance | 5e. | \$0.00 | | \$0.00 | |
| | 5f. C | Oomestic support obligations | 5f. | \$0.00 | | \$0.00 | |
| | 5g. L | Inion dues | 5g. | \$0.00 | | \$0.00 | |
| | 5h. C | Other deductions. Specify: | 5h. | \$0.00 | | \$0.00 | |
| 6. A | dd the | payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. | 6. | \$1,219.86 | | \$0.00 | |
| 7. C | alcula | te total monthly take-home pay. Subtract line 6 from line 4. | 7. | \$4,258.48 | \$0.0 | D | |
| 8. L i | st all | other income regularly received: | _ | | | | |
| | 8a. | Net income from rental property and from operating a business, | | | | | |
| | | profession, or farm | | | | | |
| | | Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total | | | | | |
| | | monthly net income. | 8a. | \$0.00 | | \$0.00 | |
| | 8b. | Interest and dividends | 8b. | \$0.00 | | \$0.00 | |
| | 8c. | Family support payments that you, a non-filing spouse, or a | 8c. | \$ 0.00 | | \$ 0.00 | |
| | | dependent regularly receive | | | | | |
| | | Include alimony, spousal support, child support, maintenance, divorce | | | | | |
| | | settlement, and property settlement. | | | | | |
| | 8d. | Unemployment compensation | 8d. | \$0.00 | | \$0.00 | |
| | 8e. | Social Security | 8e. | \$0.00 | | \$0.00 | |
| | 8f. | Other government assistance that you regularly receive | 8f. | \$0.00 | | \$0.00 | |
| | | Include cash assistance and the value (if known) of any non-cash | | | | | |
| | | assistance that you receive, such as food stamps (benefits under the | | | | | |
| | | Supplemental Nutrition Assistance Program) or housing subsidies. | | | | | |
| | | Specify: | | | | | |
| | 8g. | Pension or retirement income | 8g. — | \$0.00 | | \$0.00 | |
| | 8h. | Other monthly income. Specify: Part-time DMJ, Part-time MCM \$105.83 | 8h. | \$2,114.23 | | \$0.00 | |
| 9. | Add | \$195.83, all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. | 9 | \$2,114.23 | | \$0.00 | |
| 10. | Calc | ulate monthly income. Add line 7 + line 9. | 10. | \$6,372.71 + | \$0.00 |) = | \$6,372.71 |
| | Add | the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | _ | <u> </u> | | | |
| 11. | State | all other regular contributions to the expenses that you list in Schedule | J. | | | | |
| | Inclu | de contributions from an unmarried partner, members of your household, you | ur dependen | ts, your roommates, and | d | | |
| | othe | friends or relatives. | | | | | |
| | | ot include any amounts already included in lines 2-10 or amounts that are no | | p pay expenses listed in | Schedule J. | | |
| | Specify: 11. \$0.00 | | | | | | |
| 12. | · | | | | | | |
| | | e that amount on the Summary of Schedules and Statistical Summary of Cer | | es and Related Data, if it | t applies | 12. | \$6,372.71 |
| 13. | | ou expect an increase or decrease within the year after you file this form? | ? | | | | |
| | XI | | | | | | |
| | П, | Yes. Explain: | | | | | |
| | | | | | | | |

| Fill in this ir | nformation to identify y | our case: | | | | |
|---------------------------------|---|---|----------------------------|---|---|------------------------------|
| Debtor 1 | Melinda | Dino | Lara | Check if this is: | | |
| | First Name | Middle Name | Last Name | An amende | · · | |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | Last Name | | ent showing post- of the following d | -petition chapter 13 ate: |
| United States | Bankruptcy Court for the : | NORTHERN DISTRICT (| PF ILLINOIS | | | |
| Case Number (If known) | r | | _ | MM / DD / \ | YYYY | |
| Official E | orm 106J | | | | = | 2 because Debtor 2 |
| | | | | — maintains a | separate house | hold. |
| | e J: Your Ex | | | | | 12/14 |
| = | | | | h are equally responsible for supplying ages, write your name and case num | _ | |
| Part 1: | Describe Your Househol | d | | | | |
| 1. Is this a joi | int case? | | | | | |
| | Go to line 2. | | | | | |
| Yes. | No. | separate household? | | | | |
| | <u> </u> | ıst file a separate Schedu | le J. | | | |
| 2. Do you l | have dependents? | □ No | | Dependent's relationship to | Dependent's | Does dependent live |
| Do not li | st Debtor 1 and | X Yes. Fill out | this information for | Debtor 1 or Debtor 2 | age | with you? |
| Debtor 2 | <u>.</u> . | each depen | dent | Daughter | 17 | No |
| Do not s names. | tate the dependents' | | | | | X Yes |
| | | | | Son | 18 | Yes |
| | | | | | | X No |
| | | | | | | Yes |
| | | | | | | X No |
| | | | | | | Yes |
| | | | | | | X No |
| | | | | | | Yes |
| expense | expenses include es of people other than | 1 | | | | |
| yourself | and your dependents | ? Yes | | | | |
| | Estimate Your Ongoing I | | | | | |
| - | | | | rm as a supplement in a Chapter 13 o J, check the box at the top of the forr | - | |
| the applicable | | cash government assista | nce if you know the value | e | | |
| | = | = | Income (Official Form 10 | | Y | our expenses |
| 4. The ren | tal or home ownership | expenses for your resid | ence. Include first mortga | ge payments and | | |
| _ | for the ground or lot. | | | | 4. | \$0.00 |
| | cluded in line 4: | | | | | \$0.00 |
| | eal estate taxes | r rantar's incurance | | | 4a. 4b | \$0.00 \$0.00 |
| | operty, homeowner's, o | r renters insurance ir, and upkeep expenses | | | 4b. 4c. | \$200.00 |
| | ome maintenance, repai | | | | 4c. 4d. | \$34.00 |
| | | | | | | |

Case 16-11861 Doc 1 Filed 04/06/16 Entered 04/06/16 17:52:08 Desc Main

Melinda First Name

Debtor 1

Dino

Middle Name

Document

Last Name

Page 39 of 68

Case Number (if known) __

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$300.00 6a. 6a. Electricity, heat, natural gas \$99.00 6b. Water, sewer, garbage collection \$321.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$700.00 7. 7. Food and housekeeping supplies \$137.00 8. 8. Childcare and children's education costs \$165.00 9. Clothing, laundry, and dry cleaning 10. \$80.00 10. Personal care products and services \$55.00 11. Medical and dental expenses 11. \$731.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$200.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$25.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$299.00 15a. 15a Life insurance \$746.00 15b. Health insurance 15b. \$55.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 705939 Case 16-11861 Doc 1 Filed 04/06/16 Entered 04/06/16 17:52:08 Desc Main Document Page 40 of 68 Case Number (if known)

| Deptor | I IVICIII I | DIIIO | Luiu | Case Number (if known) | | |
|--------|-------------|---|-------------------------------------|------------------------|---------------|------------|
| | First Nan | ne Middle Name | Last Name | | | |
| 21. | Other. S | pecify: Postage/Bank Fees (\$5.00), | | _ | 21. | \$5.00 |
| 22 | Your mor | nthly expense: Add lines 4 through 21. | | | 22. | \$4,152.00 |
| | The resul | t is your monthly expenses. | | | _ | |
| | | | | | | |
| | | | | | | |
| 23. | Calculate | your monthly net income. | | | | |
| | 23a. | Copy line 12 (your comibined monthly in | ncome) from Schedule I. | | 23a. | \$6,372.71 |
| | 23b. | Copy your monthly expenses from line 2 | 22 above. | | 23b. – | \$4,152.00 |
| | 23c. | Subtract your monthly expenses from your | our monthly income. | | 23c. | \$2,220.71 |
| | | The result is your monthly net income. | | | <u> </u> | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| 24. | Do you e | xpect an increase or decrease in your e | xpenses within the year after you | ı file this form? | | |
| | | ple, do you expect to finish paying for you | • | | | |
| | mortgage | payment to increase or decrease because | e of a modification to the terms of | your mortgage? | | |
| | X No | | | | | |
| | Yes. | Explain Here: | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

 Official Form 106J
 Record #
 705939
 Schedule J: Your Expenses
 Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

| Sign Below | |
|---|---|
| Did you pay or agree to pay someone who is NOT ar | n attorney to help you fill out bankruptcy forms? |
| No | |
| Yes. Name of Person | Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). |
| | |
| | |
| | |
| Under penalty of perjury, I declare that I have read the correct. | ne summary and schedules filed with this declaration and that they are true and |
| | |
| 🗶 /s/ Melinda Dino Lara | x |
| Signature of Debtor 1 | Signature of Debtor 2 |
| Date _04/04/2016 | Date |
| MM / DD / YYYY | MM / DD / YYYY |
| | |

| Debtor 1 Melinda Dino Lara First Name Middle Name Last Name Debtor 2 (Spouse, if filling) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State) |
|---|
| Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State) |
| United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) |
| (State) |
| |

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| numb | r (if known). Answer every question. | number (if known). Answer every question. | | | | |
|------|--|---|-------------|-------------------------------|--|--|
| Pa | 11: Give Details About Your Marital Status and Where Yo | ou Lived Before | | | | |
| 01. | 01. What is your current marital status? | | | | | |
| | Married | | | | | |
| | Not married | | | | | |
| | | | | | | |
| l . | uring the last 3 years, have you lived anywhere other tha | in where you live now | ? | | | |
| | No. Yes. List all of the places you lived in the last 3 years. Do | o not include where yo | u live now. | | | |
| ' | | · | | | | |
| | Debtor 1 | Dates Debtor 1 lived there | Debtor 2: | Dates Debtor 2 lived there | | |
| | lithin the last 8 years, did you ever live with a spouse or l roperty states and territories include Arizona, California, | | | | | |
| | nd Wisconsin.) | ,, | | | | |
| | No. Yes. Make sure you fill out Schedule H: Your Codebtors (| (Official Form 106H) | | | | |
| ' | 1 res. Make sure you ill out scriedule 11. Four Godebiols | (Official Form Tools). | | | | |
| | | | | | | |
| Pa | Explain the Sources of Your Income | | | | | |
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Debtor 1 Melinda Dino Lara Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$24,142 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$127,308 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, Wages, commissions, \$111.610 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) IRA withdrawal \$12,000 For last calendar year: (January 1 to December 31, 2014) List Certain Payments You Made Before You Filed for Bankruptcy

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| Debtor 1 | Melinda | Dino | Lara | | Case Number (if known) _ | |
|--------------|------------------------|---|-----------------------|------------------------------|----------------------------|---|
| | First Name | Middle Name | Last Name | | | |
| 06 Ar | e either Debtor 1's | or Debtor 2's debts primarily con | sumer debts? | | | |
| | _ | tor 1 nor Debtor 2 has primarily co | | | ed in 11 U.S.C. § 101(8) a | s |
| | - | an individual primarily for a persona | - | | | |
| | During the 90 | 0 days before you filed for bankrupto | cy, did you pay an | y creditor a total of \$6,22 | 5* or more? | |
| | ☐ No. Go t | o line 7. | | | | |
| | Yes. Lis | t below each creditor to whom you բ | paid a total of \$6,2 | 25* or more in one or mo | ore payments and the | |
| | | ount you paid that creditor. Do not in | | | • | |
| | • | oport and alimony. Also, do not inclu | | - | • | |
| | Subject to adjus | stment on 4/01/16 and every 3 years | s alter that for case | es med on or after the da | te or adjustment. | |
| | _ | r Debtor 2 or both have primarily c 90 days before you filed for bankrup | | ny creditor a total of \$600 | or more? | |
| | ☐ No. Go t | , , , | noy, ala you pay a | ny dicultor a total of wood | of more: | |
| | _ | | | | | |
| | | t below each creditor to whom you p Do not include payments for domes | | | • • | |
| | | . Also, do not include payments to a | | | ort and | |
| | | | | | | |
| | | | Dates of payments | Total amount paid | Amount you still | owe Was this payment for |
| | | | | | | |
| | ALL` | Y Financial 200 Renaissance | Monthly | \$1,005 | \$12,254 | Mortgage |
| | <u>Ctr</u> | Detroit MI 48243 | | | | Car |
| | | | | | | Credit card |
| | | | | | | ☐ Loan repayment ☐ Suppliers or vendors |
| | | | | | | Other |
| | | | | | | _ |
| | | | | | | |
| | BK (| OF AMER Po Box 45144 | Monthly | \$2,229 | \$27,584 | Mortgage |
| | | ssonville FL 32232 | | | <u> </u> | Car |
| | | | | | | Credit card |
| | | | | | | Loan repayment |
| | | | | | | Suppliers or vendors |
| | | | | | | Other |
| | | | | | | |
| | | | | | | |
| | | you filed for bankruptcy, did you mal | | | | |
| | | relatives; any general partners; rela you are an officer, director, person | | | | |
| ag | gent, including one f | for a business you operate as a sole | | | | |
| _ | ich as child support | and alimony. | | | | |
| _ | No. Yes. List all paym | ents to an insider. | | | | |
| | | | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
| | | | . , | | | |
| | | | | | | |
| | | | | | | |

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| Debtor 1 | Melinda | Dino | Lara | | Case Number (if known) | | | | | |
|-------------|---|----------------------------|---|-----------------------|--------------------------------|--------------------------|--|--|--|--|
| | First Name | Middle Name | Last Name | | | | | | | |
| 08 W | ithin 1 year before you | filed for bankruptcy, did | you make any payments or tra | nsfer any property | on account of a debt that | benefited | | | | |
| aı | Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? | | | | | | | | | |
| In | clude payments on deb | ts guaranteed or cosign | ed by an insider. | | | | | | | |
| | No. | | | | | | | | | |
| | Yes. List all payments | s to an insider. | | | | | | | | |
| | _ | | Dates of T | otal amount | Amount you still | Reason for this payment | | | | |
| | | | payment p | aid | owe | Include creditor's name | | | | |
| Part | A Identify Legal ac | tions, Repossessions, ar | nd Foreclosures | | | | | | | |
| | | | re you a party in any lawsuit, co | ourt action, or admi | nistrative proceeding? | | | | | |
| | | | ses, small claims actions, divor | | | rt or custody | | | | |
| m | odifications, and contra | ct disputes. | | | | | | | | |
| Г | No. | | | | | | | | | |
| Ī | Yes. Fill in the details | | | | | | | | | |
| | | | Nature of the case | Court or | agency | Status of the case | | | | |
| | American Express (| Centurion Bank VS | Contract | | ounty, Third Municipal Divis | sion Pending | | | | |
| | Melinda Dino Lara | Jonanon Bank Vo | 001111111111111111111111111111111111111 | | | On appeal | | | | |
| | | 2140507 | | | | Concluded | | | | |
| | CASE NUMBER#16 | DIVI3527 | | | | Concluded | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | Discover Bank VS N | Melinda Dino Lara | Contract | Cook Co | ounty, Third Municipal Divi | | | | | |
| | CASE NUMBER#15 | 5M36218 | | | | On appeal | | | | |
| | | | | | | Concluded | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | Citibank v. Melinda | Lara | Foreclosure | Cook Co | unty, Chancery Division | Pending | | | | |
| | | | | | | On appeal | | | | |
| | 14CH20624 | | | | | Concluded | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | s any of your property reposses | ssed, foreclosed, ga | arnished, attached, seized | , or levied? | | | | |
| С | heck all that apply and t | fill in the details below. | | | | | | | | |
| | No. Go to line 11 | | | | | | | | | |
| | Yes. Fill in the information | ation below. | | | | | | | | |
| | | | | | | | | | | |
| | - | | did any creditor, including a | bank or financial i | nstitution, set off any am | ounts from your accounts | | | | |
| OI | refuse to make a payr | ment because you owe | d a debt? | | | | | | | |
| | No. Go to line 11 | | | | | | | | | |
| | Yes. Fill in the information | ation below. | | | | | | | | |
| | | | as any of your property in the | possession of an | assignee for the benefit | of creditors, a | | | | |
| | • | r, a custodian, or anoth | er official? | | | | | | | |
| | No. Yes. | | | | | | | | | |
| L | 1 63. | | | | | | | | | |
| Part | 5: List Certain Gifts | and Contributions | | | | | | | | |
| 13 W | ithin 2 years before yo | u filed for bankruptcy, | did you give any gifts with a t | total value of more | than \$600 per person? | | | | | |
| | No. | | | | | | | | | |
| - | Yes. Fill in the details | for each gift | | | | | | | | |
| _ | _ | | did you give any gifts or cont | ributions with a to | tal value of more than \$6 | :00 to any charity? | | | | |
| ·- v | _ | и шей тог рапктирісу, | and you give any girts or cont | . เมนแบบเจ พทีเท ส โป | rai value oi illore tilali \$6 | oo to any charity f | | | | |
| | No. | | | | | | | | | |
| | Yes. Fill in the details | for each gift. | | | | | | | | |
| | | | | | | | | | | |
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Melinda Dino Lara Case Number (if known) _ Debtor 1 First Name Middle Name Last Name List Certain Losses Part 6: Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. List Certain Payments or Transfers Part 7: Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ∏ No. Yes. Fill in the details Party Contact Info Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. Payment/Value: \$4,000.00: \$1,000.00 55 E. Monroe Street #3400 paid prior to filing, Chicago,IL 60603 balance to be paid through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2016 Hananwill Credit Counseling \$25.00 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. Description and value of any property transferred Amount of payment Date payment or transfer was made \$7,674 <u>\$76</u>7 Global Client Solutions LLC Monthly 4500 S. 129th E. Ave., Ste. 177 Tulsa, OK 74134 The Walsh Firm 5430 LBJ Freeway, Ste. 1200 Dallas, TX 75240

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| | | | | | aye 47 01 00 | | | |
|-----|---|--|------------|---|-------------------------------|--|--|---|
| Deb | tor 1 | Melinda Dir | | Lara | Case | Number (if known) | | - |
| | | First Name Midd | dle Name | Last Name | | | | |
| 18 | | thin 2 years before you filed for busterred in the ordinary course o | - | cy, did you sell, trade, or otherwise usiness or financial affairs? | transfer any property to | anyone, other than pro | pperty | |
| | | _ | | s made as security (such as the granave already listed on this statemen | | est or mortgage on you | r property). | |
| | | No. | | | | | | |
| | | Yes. Fill in the details for each gif | ft. | | | | | |
| 19 | | thin 10 years before you filed for neficiary? (These are often called | | otcy, did you transfer any property orotection devices.) | to a self-settled trust or s | similar device of which | you are a | |
| | | No. | | | | | | |
| | Yes. Fill in the details for each gift. | | | | | | | |
| | Part 8 | List Certain Financial Accou | nts, Instr | uments, Safe Deposit Boxes, and Sto | rage Units | | | |
| 20 | | | ankruptc | y, were any financial accounts or ir | nstruments held in your | name, or for your benef | it, closed, | |
| | | ld, moved, or transferred? | market o | or other financial accounts; certifica | ates of denosit: shares in | hanks crodit unions | hrokerage | |
| | | • • • • | | ciations, and other financial institut | • • | . Barmo, Grount amono, | or oncrugo | |
| | | 1 | | | | | | |
| | | Yes. Fill in the details. | | | | - | | |
| | | | | Last 4 digits of account number | Type of account or instrument | Date account was closed, sold, moved, or transferred | Last balance before closing or transfer | |
| | | | | | | | | |
| 21 | | you now have, or did you have v sh, or other valuables? | within 1 y | ear before you filed for bankruptcy | , any safe deposit box o | or other depository for s | ecurities, | |
| | | No. | | | | | | |
| | | Yes. Fill in the details. | | | | | | |
| | | | | Who else had access to it? | Describe the conte | nts | Do you still have it? | |
| 22 | На | ve you stored property in a stora | age unit o | or place other than your home with | in 1 year before you filed | for bankruptcy? | | |
| | | No. | | | | | | |
| | | Yes. Fill in the details. | | | | | | |
| | | | | Who else has or had access to it? | Describe the conte | nts | Do you still have it? | |
| | Part : | Identify Property You Hold o | r Control | for Someone Else | | | | |
| 23 | | you hold or control any property r someone. | y that so | meone else owns? Include any pro | perty you borrowed fron | n, are storing for, or hol | d in trust | |
| | _ | No. | | | | | | |
| | | Yes. Fill in the details. | | | | | | |
| | | res. I ili ili tile details. | | Where is the property? | Describe the prope | erty | Value | |
| | | | | | | | | |
| | | Children | | | Bond | | \$2,000 | |
| | | | | | _ | | | |
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Case Number (if known) ______

Last Name

| Pa | art 10: | Give Details About Environmental Info | rmation | | | | |
|-----|---|---|--|--|--------------------|--|--|
| For | For the purpose of Part 10, the following definitions apply: | | | | | | |
| | Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. | | | | | | |
| | Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it, including disposal sites. | | | | | | |
| | | s material means anything an envir e, hazardous material, pollutant, cor | onmental law defines as a hazardous was ntaminant, or similar term. | ste, hazardous substance, toxic | | | |
| Rep | oort all no | tices, releases, and proceedings tha | at you know about, regardless of when th | ey occurred. | | | |
| 24 | Has any | governmental unit notified you that | you may be liable or potentially liable un | der or in violation of an environmental la | w? | | |
| | No. | | | | | | |
| | Yes. | Fill in the details. | O | Fording worked by the State by 194 | Data of motion | | |
| | | | Governmental unit | Environmental law, if you know it | Date of notice | | |
| 25 | Have you | unotified any governmental unit of a | any release of hazardous material? | | | | |
| | No. | Fill in the details. | | | | | |
| | ☐ 1es. | Fill III the details. | Governmental unit | Environmental law, if you know it | Date of notice | | |
| 26 | Have voi | ı heen a narty in any judicial or adm | inistrative proceeding under any environ | mental law? Include settlements and ord | ers | | |
| | No. | a boon a party in any judicial or dam | mionative proceeding under any environ | montal law : molado dotadinonto ana ora | | | |
| | = | Fill in the details. | | | | | |
| | | | Court or agency | Nature of the case | Status of the case | | |
| Pa | art 11: | Give Details About Your Business or C | onnections to Any Business | | | | |
| 27 | Within 4 | years before you filed for bankrupto | cy, did you own a business or have any o | f the following connections to any busine | ess? | | |
| | _ | - | a trade, profession, or other activity, eith | - | | | |
| | □A | member of a limited liability compa | ny (LLC) or limited liability partnership (L | LLP) | | | |
| | _ | partner in a partnership | | | | | |
| | _ | n officer, director, or managing exec | | | | | |
| | ∐A | n owner of at least 5% of the voting | or equity securities of a corporation | | | | |
| | No. N | lone of the above applies. Go to Part | 12. | | | | |
| | Yes. | Check all that apply above and fill in t | he details below for each business. | | | | |
| 28 | Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. | | | | | | |
| | No. | | | | | | |
| | Yes. | Fill in the details. | | | | | |
| | | 1 | Date issued | | | | |
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First Name

Middle Name

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 Melinda
 Dino
 Lara
 Case Number (if known)

 First Name
 Middle Name
 Last Name

| Part 12: | Sign Below | | | | |
|--|---|--|--|--|--|
| I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. | | | | | |
| X /s | s/ Melinda Dino Lara | | | | |
| S | gnature of Debtor 1 | Signature of Debtor 2 | | | |
| D | ate 04/04/2016 MM / DD / YYYY | Date | | | |
| Did you | attach additional pages to Your Statement of Financial Affair | rs for Individuals Filing for Bankruptcy (Official Form 107)? | | | |
| No | | | | | |
| Ye | • | | | | |
| Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? | | | | | |
| No | | | | | |
| Ye | s. Name of person | Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). | | | |
| | | | | | |

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In re | | | | |
|---|-----------------------------|--------------------------------|-------------------|-----------------------------|
| Melinda Dino Lara / Debtor | | | Case No: | |
| | | | Chapter: | Chapter 13 |
| DI | SCLOSURE OF COM | PENSATION OF ATTOR | NEY FOR DEI | BTOR |
| 1. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one year rendered or to be rendered on behalf of | ar before the filing of the | petition in bankruptcy, or a | agreed to be pai | d to me, for services |
| For legal services, I have agreed to | o accept | \$4,000.00 | | |
| Prior to the filing of this statement | t I have received | \$1,000.00 | | |
| Balance Due | | \$3,000.00 | | |
| 2. The source of the compensation pa | aid to me was: | | | |
| Debtor(s) Othe | r: (specify | | | |
| 3. The source of compensation to be | paid to me is: | | | |
| Debtor(s) Othe | r: (specify | | | |
| 4. I have not agreed to share the of my law firm. | | nsation with any other perso | on unless they ar | re members and associates |
| I have agreed to share the abo | ve-disclosed compensati | on with a other person or pe | ersons who are | not members or associates |
| 5. In return for the above-disclosed fe case, including: | ee, I have agreed to rende | er legal service for all aspec | ts of the bankru | ptcy |
| a. Analysis of the debtor's finan bankruptcy; | icial situation, and rende | ring advice to the debtor in | determining wh | ether to file a petition in |
| b. Preparation and filing of any p | petition, schedules, state | nents of affairs and plan wh | nich may be req | uired; |
| c. Representation of the debtor a | at the meeting of creditor | s and confirmation hearing, | and any adjour | med hearings thereof; |
| 6. By agreement with the debtor(s), the | ne above-disclosed fee d | pes not include the followin | g service: | |
| | CE | RTIFICATION | | |
| I certify that the fo | | atement of any agreement of | r arrangement f | or |
| 1 2 | of the debtor(s) in this ba | nkruptcy proceedings. | | |
| Date: 04/04/2016 | | Kristin K Beilke | | |
| Date | Si | gnature of Attorney | | |

Page 1 of 1 705939 Record #

Geraci Law L.L.C. Name of law firm

Case 16-11861 Doc 1 File GONGO Law Entered 04/06/16 17:52:08 Desc Main National Headquarters: 55 E. Monroe Street #34@ Fhicago Logo 31 0168 Case 16-11861

Date: 3/18/2016

Consultation Attorney: MEL

Record #: 705-939

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filling and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$ 750-1,000 per month for 60 months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, ing

| which may reced to be increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. |
|--|
| My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: |
| My plan payment does NOT include include future mortgage, rent, condo fees and support payments, climinal includes include future mortgage, rent, condo fees and support payments, climinal includes include include future mortgage, rent, condo fees and support payments, climinal includes include include future mortgage, rent, condo fees and support payments, climinal includes include include future mortgage, rent, condo fees and support payments, climinal includes include include future mortgage, rent, condo fees and support payments, climinal includes include include include future mortgage, rent, condo fees and support payments, climinal includes include include include future mortgage, rent, condo fees and support payments, climinal includes include inclu |
| Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, do my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have |
| Debts not discharged if they not paid in full: student loans; educational debts; untiled or late filed tax debts, undisclosed debts, |
| Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also |
| understand that I do not need to. This may change on a yearly basis, so This including but not limited to life insurance proceeds, understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some of all of the funds into my Chapter 13 plan. |
| I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full |
| disclosure of all income, expenses, debts and assets in my finital constitution and on my standard plants and assets in my finital constitution and on my standard plants and assets in my finital constitution and on my standard plants and assets in my finital constitution and on my standard plants and assets in my finital constitution and on my standard plants and assets in my finital constitution and on my standard plants and assets in my finital constitution and on my standard plants and assets in my finital constitution and on my standard plants and assets in my finital constitution and on my standard plants and assets in my finital constitution and on my standard plants and assets in my finital constitution and on my standard plants and assets in my finital constitution and on my standard plants and assets in my finital constitution and on my standard plants and assets in my finital constitution and on my standard plants and assets in my finital constitution and on my standard plants and assets in my finital constitution and assets in my finital constitution and on my standard plants and assets in my finital constitution and assets in my finital constitution and assets in my finital constitution and assets and assets in my finital constitution and assets and asset |
| X Melinda Lari (Deltor) (Joint Debtor) |
| X |
| |

UNITED STATES BANKRUP FOY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 16-11861 Doc 1 Filed 04/06/16 Entered 04/06/16 17:52:08 Desc Main 3. Personally review with the debtor and selection of the complete perition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- Case 16-11861 Doc 1 Filed 04/06/16 Entered 04/06/16 17:52:08 Desc Main 2. Inform the debtor that the debtor muscul pand; in the fease of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



C. TERMINATION OR CONVERSION OF THE CASE A FEER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 16-11861 Doc 1 Filed 04/06/16 Entered 04/06/16 17:52:08 Desc Mail (d) Any portion of the retainer that a short entered back of 6 expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

| 3. Before signing this agreement, the attorney has received ,\$ |
|--|
| toward the flat fee, leaving a balance due of $\frac{31000}{3100}$; and $\frac{310}{3100}$ for expenses |
| leaving a balance due for the filing fee of \$ |



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| Date:/ | |
|---------------------------------------|----------------------------|
| Signed: | |
| Deptories | |
| Co-Debtor(s) | Attorney ice the Debtor(s) |
| Do not sign this agreement if the amo | unts are blank. |

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

| Melinda Dino Lara / Debtor | Bankruptcy Docket #: |
|----------------------------|----------------------|
| | Judae: |

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 04/04/2016 /s/ Melinda Dino Lara

Melinda Dino Lara

X Date & Sign

Record # 705939 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

In re Melinda Dino Lara

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UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Melinda Dino Lara / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

| Dated: 04/04/2016 | /s/ Melinda Dino Lara | |
|-------------------|----------------------------|---|
| | Melinda Dino Lara | _ |
| Dated: 04/04/2016 | /s/ Kristin K Beilke | |
| Dated: 04/04/2010 | Attorney: Kristin K Beilke | _ |
| | Audiney. Misun A benke | |

Dobte Page 61 of 60 se Number (if known) First Nar Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? ∐No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is excluded and ∏No. administrative expenses ☐Yes. are paid that funds will be available for distribution to unsecured creditors? How many creditors do 1-49 **1.000-5.000 25,001-50,000** you estimate that you 50-99 5,001-10,000 50,001-100,000 owe? 100-199 **1**0,001-25,000 ☐ More than 100,000 200-999 19. How much do you \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion estimate your assets to \$50,001-\$100,000 ■ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? \$100,001-\$500,000 \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion \$500,001-\$1 million □ \$100,000,001-\$500 million ☐More than \$50 billion How much do you \$0-\$50,000 ☐ \$1,000,001-\$10 million □\$500,000,001-\$1 billion estimate your liabilities \$50,001-\$100,000 \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion to be? \$100,001-\$500,000 □ \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Executed on MM / DD / YYYY MM / DD / YYYY

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Case 16-11861

Melinda

Debtor 1

Doc 1

Case 16-11861 Doc 1 Filed 04/06/16 Entered 04/06/16 17:52:08 Desc Main of 68 Fill in this information to identify your case: Melinda Debtor 1 Dino Lara Middle Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (if known) Check if this is an amended filing Official Form 106 Dec **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? No Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. Signature of Debtor 2 MM / DD / YYYY

26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Dogument Page 63 of 68 Number (if known)

Melinda

First Name

Middle Name

Debtor 1

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person of entity in geometric with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION SECURATEI!!

Melinda Dino Lara

X Date & Sign

Case 16-11861 Doc 1 Filed 04/06/16 Entered 04/06/16 17:52:08 Desc Main

UNITED STATES BANKARD FTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Melinda Dino Lara / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

| TOECLARE VALUE OF THE PROPERTY | PEVALTY OF PERJURY THAT THE FOREGOIN | GIS TRUE AND CORRECT |
|--|--------------------------------------|----------------------|
| Dated: 1/1/2016 | Melinda Dino Lara | X Date & Sign |

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

| Case 16-11861 Doc 1 Filed 04/06/16 Entered 04/06/16 17:52:08 | Desc Main |
|--|--|
| 6. Calculate the median family income that applies to you. Follow Research Page 66 of 68 | |
| 16a. Fill in the state in which you live. | |
| 16b. Fill in the number of people in your household. | |
| 16c. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. | 13. \$72,429.00 |
| 7. How do the lines compare? | |
| 17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 22C-2). | under 11 U.S.C |
| 17b. X Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. | c.c. |
| Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) | |
| . Copy your total average monthly income from line 11 | \$7,814.76 |
| Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d. | |
| If the marital adjustment does not apply, fill in 0 on line 19a. | \$0.00 |
| Subtract line 19a from line 18. | \$7,814.76 |
| Calculate your current monthly income for the year. Follow these steps: | |
| 20a. Copy line 19b. | \$7,814.76 |
| Multiply by 12 (the number of months in a year). | x 12 |
| 20b. The result is your current monthly income for the year for this part of the form. | \$93,777.12 |
| 20c. Copy the median family income for your state and size of household from line 16c | \$72,429.00 |
| How do the lines compare? | |
| Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment 3 years. Go to Part 4. | period is |
| Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment period is 5 years</i> . Go to Part 4. | |
| art 4: Sign Below | |
| By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct | t . |
| $\mathcal{U}^{}$ | SELECTION CONTRACTOR C |
| Date: 1 / 1 / 2016 | |
| If you checked line 17a, do NOT fill out or file Form 122C-2. | ососионення |
| If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line | 10 14 ahawa |

Debtor 1

Case 16-11861
Dino
Description
Page 67 ofc Number (if known)

First Name
Niddle Name
Last Name

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Melinda Dino Lara

Date: Dated: 4/2016

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: ____/___/2016 X Date & Sign

Dated: 4 /4 /2016